

APPENDIX “A”



Name and address of Insured:

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Policy no: 11273641-01

Effective date: 4/15/19

Issued by: Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period: 4/15/19 to 4/15/20

If you have any questions, please contact:

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD, STE 800
PITTSBURGH, PA 15220
412.571.5700

Dear Valued Client,

On behalf of our entire team, thank you for renewing your protection with Chubb. We're looking forward to continuing to say yes and do more across every step of your experience.

In this mailing, you'll find a copy of your new policy to review. If you have any questions, we're here to help, and encourage you to reach out to your agent or our Customer Care Team at 1.866.324.8222.

If you haven't already, don't forget to register for our Customer Portal at www.chubb.com/registernow. You can take advantage of our online services like viewing your policy, billing, and claims information, making a payment, or enrolling in autopay, paperless billing, and email or text notification services. Be sure to have your policy or billing statement handy to complete the simple registration process.

About Your Policy

As you take a look at your policy, we've included ways to help you find the information you need faster:

- On your **Coverage Summary**, you'll see who is named as an insured, as well as your insured property, coverage limits, and the deductibles and additional features you've selected.
- The **Table of Contents** will tell you which coverage forms apply to your policy.
- The **Introduction**, **Policy Terms**, and **Policy Information Notice** also include common insurance terminology with straightforward definitions to make it easier to read your policy.

In each chapter, you'll also find descriptions of the different examples and scenarios your policy is designed to protect, and how your protection applies depending on where you live. You'll also see more detail on your deductibles, how what we pay is decided if you have a claim, and an explanation of any exclusions (i.e., any specific cases that aren't covered under your policy).

Continued on the next page

Getting More from Your Policy

We want to help you get the most out of your protection with Chubb, like taking advantage of potential premium credits or our complimentary services.

Please review these documents for a detailed overview of your premium:

- Premium Summary and Privacy Notice
- Premium Discount Summary

Thank you again for choosing Chubb!

Fran O'Brien
Division President, North America Personal Risk Services

Any questions? We're here to help. Our **Customer Care Team** is just a call away at **1.866.324.8222**. If you have a claim, you can reach our **Claim Service Center** directly at **1.800.252.4670**.

www.chubb.com email: customercare@chubb.com

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by U.S.-based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600

Masterpiece®**Premium Summary
Renewal****CHUBB**

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Page 1
Effective Date 4/15/19
Policy no. 11273641-01
Policy period 4/15/19 to 4/15/20
Producer name LIBERTY INSURANCE AGENCY

We are pleased to enclose your Chubb Masterpiece Policy, which includes an annual premium savings of \$674 as listed below.

This chart shows at a glance what coverages you have and the related premiums.

	Property covered	Coverage	Premium
Homes and Contents	HOUSE AT 916 SETTLERS RIDGE ROAD PITTSBURGH, PA	HOME, CONTENTS, LIABILITY	\$ [REDACTED]
	RENTAL AT [REDACTED]	LIABILITY	\$ [REDACTED]
Valuable Articles	[REDACTED]		
Total Premium	\$ [REDACTED]		

Your policy includes a Coverage Summary and policy provisions that explain your coverage in more detail.

Chubb Masterpiece provides many different credits for home, valuable articles, automobile and excess liability coverages. We recommend that you contact your agent or broker for an annual review to ensure that your coverages, policy limits and available credits are accurate and meet your personal insurance needs.

Your policy provides the following annual premium credits for the coverages listed below:

Your homeowners premium was reduced by [REDACTED] as a result of one or more credits.

You will receive a separate Personal Insurance Statement that will outline the schedule of premium amounts and the due dates. If an endorsement during the policy period changes the amount of premium due, you will receive a revised Personal Insurance Statement.

If you choose one of our convenient installment plans, your payments will be slightly higher than the premium shown above because of the small service charge.

We appreciate your continued business. Since 1882, personal service and comprehensive coverages have been the hallmarks of the Chubb Group of Insurance Companies.

Thank you for insuring through Chubb.

continued on the next page



CHUBB

CHUBB GROUP U.S. PRIVACY NOTICE

FACTS		WHAT DOES THE CHUBB GROUP DO WITH YOUR PERSONAL INFORMATION?	
Why?		Insurance companies choose how they share your personal information. Federal and state law gives consumers the right to limit some but not all sharing. Federal and state law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?		<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and payment history • insurance claim history and medical information • account transactions and credit scores <p>When you are no longer our customer, we continue to share information about you as described in this notice.</p>	
How?		All insurance companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons insurance companies can share their customers' personal information; the reasons the Chubb Group chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		Does Chubb share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		YES	NO
For our marketing purposes - to offer our products and services to you		YES	NO
For joint marketing with other financial companies		YES	NO
For our affiliates' everyday business purposes - information about your transactions and experiences		YES	NO
For our affiliates' everyday business purposes - information about your creditworthiness		NO	We don't share
For our affiliates to market to you		NO	We don't share
For nonaffiliates to market to you		NO	We don't share
Questions?		Call 1-800-258-2930 or go to https://www2.Chubb.com/us-en/privacy.aspx	

continued on the next page

Who is providing this notice?	The Chubb Group. A list of these companies is located at the end of this document.
What we do	
How does Chubb Group protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>We restrict access to personal information to our employees, affiliates' employees, or others who need to know that information to service the account or to conduct our normal business operations.</p>
How does Chubb Group collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • apply for insurance or pay insurance premiums • file an insurance claim or provide account information • give us your contact information <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Our affiliates include those with a Chubb name and other companies, such as Westchester Fire Insurance Company and Great Northern Insurance Company.
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Chubb does not share nonaffiliates so they can market to you.
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • Our joint marketing partners include categories of companies such as banks.



Page 3

Other important information

For Insurance Customers in AZ, CA, CT, GA, IL, MA, ME, MN, MT, NV, NC, NJ, OH, OR, and VA only: Under state law, under certain circumstances, you have the right to see the personal information about you that we have on file. To see your information, write Chubb Group Attention: Privacy Inquiries, 202 Hall's Mill Road, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. Chubb may charge a reasonable fee to cover the costs of providing this information. If you think any of the information is not accurate, you may write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement. If you want a full description of privacy rights that we will protect in accordance with the law in your home state, please contact us and we will provide it. We may disclose information to certain third parties, such as law enforcement officers, without your permission.

For Nevada residents only: We may contact our existing customers by telephone to offer additional insurance products that we believe may be of interest to you. Under state law, you have the right to opt out of these calls by adding your name to our internal do-not-call list. To opt out of these calls, or for more information about your opt out rights, please contact our customer service department. You can reach us by calling 1-800-258-2930, emailing us at privacyinquiries@Chubb.com, or writing to Chubb Group, Attention: Privacy Inquiries, 202 Hall's Mill Road, P.O. Box 1600, Whitehouse Station, NJ 08889-1600. You are being provided this notice under Nevada state law. In addition to contacting Chubb, Nevada residents can contact the Nevada Attorney General for more information about your opt out rights by calling 775-684-1100, emailing bcpinfo@ag.state.nv.us, or by writing to: Office of the Attorney General, Nevada Department of Justice, Bureau of Consumer Protection, 100 North Carson Street, Carson City, NV 89701.

For Vermont residents only: Under state law, we will not share information about your creditworthiness within our corporate family except with your authorization or consent, but we may share information about our transactions or experiences with you within our corporate family without your consent.

Chubb Group Companies Providing This Notice

This notice is being provided by the following Chubb Group companies to their customers located in the United States: ACE American Insurance Company, ACE Capital Title Reinsurance Company, ACE Fire Underwriters Insurance Company, ACE Insurance Company of the Midwest, ACE Life Insurance Company, ACE Property and Casualty Insurance Company, Agri General Insurance Company, Atlantic Employers Insurance Company, Bankers Standard Fire and Marine Company, Bankers Standard Insurance Company, Century Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb Lloyds Insurance Company of Texas, Chubb National Insurance Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Federal Insurance Company, Great Northern Insurance Company, Illinois Union Insurance Company, Indemnity Insurance Company of North America, Insurance Company of North America, Pacific Employers Insurance Company, Pacific Indemnity Company, Penn Millers Insurance Company, Texas Pacific Indemnity Company, Vigilant Insurance Company, Westchester Fire Insurance Company and Westchester Surplus Lines Insurance Company.



Premium Discount Summary

CHUBB

Name and address of Insured:

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Page: 1

Policy no: 11273641-01

Policy period: 4/15/19 to 4/15/20

We know that you've worked hard for what you own and want to protect it. We also know that saving money is important to you. You can take advantage of a variety of discounts offered by Chubb. Here is a list of some of the discounts you're already receiving.

You have the power to reduce your premiums.

Your insurance cost could have been [REDACTED] but you took action and received [REDACTED] in discounts.

Your premium was reduced to [REDACTED]

Overview

Your Discount

Homes and Contents

That's a homeowner savings of [REDACTED]

House at:

916 SETTLERS RIDGE ROAD, PITTSBURGH, PA

- 12.5% because you also insure your valuable articles with Chubb
- A reduction for having a burglar alarm that meets our criteria
- A reduction for having a fire alarm that meets our criteria

Please note: This document may not reflect all of the discounts you are receiving on your Chubb insurance policy. To review all of the discounts available from Chubb, please contact your agent or broker, as he or she is always your best source of information and advice.

CHUBB

We recently introduced a new coverage option that can help if you become a target of a cyber attack.

Policy no. 11273641-01
Policy period 4/15/19 to 4/15/20

Dear Valued Client:

At Chubb, we are always looking for ways to do more for our clients. That's why we are introducing a new optional coverage—**Cyber Protection**—that can help you navigate the cyber world with greater confidence. While your Masterpiece policy provides some cyber-related protections, such as coverage to help recover from identity theft, adding Cyber Protection to your policy can give you greater coverage if you become a target of a cyber attack.

Cyber Protection can help you recover from:

- **Ransomware or other cyber extortion.** If someone is threatening to destroy or release your data unless you pay them money, Cyber extortion coverage, included in Cyber Protection, can help. Chubb can help you evaluate the best response to the extortion request, and we'll reimburse you for money lost, repairs to your infected computer, and the cost of professional services to help you manage the issue.
- **Theft of money from financial accounts.** If you need to recover funds that have been stolen from your accounts, Cyber financial loss coverage, also included in Cyber Protection, can help. It can also reimburse you for expenses that you owe a 3rd party because of the theft, salary lost while resolving the issue, and associated attorney fees.
- **Personal attacks that disrupt your life.** Cyber personal protection coverage, the final component of Cyber Protection, can help you recover from cyber bullying. Also, if a cyber attack makes your private information public in a way that harms you, or if a cyber attack disrupts your ability to access or stay in your home or disrupts your in-home business, we'll reimburse you for a wide array of expenses, including salary lost while resolving, repairing or replacing infected computer equipment, temporary relocation, professional services, and more.

Learn More

To add Cyber Protection coverage to your Masterpiece suite of coverages, please contact your agent or broker.

www.chubb.com email: customer care@chubb.com

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by U.S.-based Chubb underwriting companies. All products may not be available in all states. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb Personal Risk Services, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.

Masterpiece[®]

CHUBB

Name and address of Insured

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Effective Date 4/15/19

Policy no. 11273641-01

Issued by Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period 4/15/19 to 4/15/20

If you have any questions, please contact

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD,STE 800
PITTSBURGH, PA 15220
412.571.5700

IMPORTANT NOTICE

All of the members of the Chubb Group of Insurance companies doing business in the United States (hereinafter "Chubb") distribute their products through licensed insurance brokers and agents ("producers"). Detailed information regarding the types of compensation paid by Chubb to producers on US insurance transactions is available under the Producer Compensation link located at the bottom of the page at www.chubb.com, or by calling 1-866-588-9478. Additional information may be available from your producer.

Thank you for choosing Chubb.

Masterpiece®**Coverage Summary
Renewal****CHUBB****Name and address of Insured**

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Page 1**Effective date** 4/15/19**Policy no.** 11273641-01

Issued by Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period 4/15/19 to 4/15/20**If you have any questions, please contact**

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD, STE 800
PITTSBURGH, PA 15220
412.571.5700

This Coverage Summary is part of your policy. **PLEASE READ YOUR POLICY CAREFULLY, INCLUDING THIS COVERAGE SUMMARY, FOR A COMPLETE DESCRIPTION OF YOUR COVERAGES.**

Homes and Contents

Your policy provides coverage against physical loss if your home or its contents are damaged, destroyed, or lost. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Address	Dwelling	Contents
HOUSE AT 916 SETTLERS RIDGE ROAD PITTSBURGH, PA	DELUXE COVERAGE EXTENDED REPLACEMENT COST	DELUXE COVERAGE REPLACEMENT COST

The base deductible for each occurrence is \$1,000. We will waive the base deductible for covered losses of more than \$50,000 except for covered losses subject to any special deductibles. Special deductibles include the vacant house deductible, water backup deductible, wind or hail deductible, and earthquake deductible.

Additional coverages or conditions**Important notice regarding mold remediation expenses**

You have the standard \$10,000 mold remediation expense coverage as described in your policy for the residence at 916 SETTLERS RIDGE ROAD, PITTSBURGH, PA. To increase the amount of coverage for mold remediation expenses, you must contact your agent or broker shown at the top of this Coverage Summary prior to the effective date of this renewal. The request will be subject to underwriting acceptance.

Other permanent structures

You have up to [REDACTED] of Other permanent structures coverage for your residence at 916 SETTLERS RIDGE ROAD, PITTSBURGH, PA.

continued on the next page

Page 2

Effective date 4/15/19

Policy no. 11273641-01

Name HOWARD I. AND KIM L. ROSENBERG

Valuable Articles

This policy provides you with coverage against physical loss if your valuable articles are lost, damaged, or destroyed. The kinds of losses that are covered, and any special limits that apply, are explained in detail in the policy.

Blanket coverage

We will pay up to the amount shown in the following chart for each category of valuable articles. However, the most we will pay for any one article is the blanket limit per item shown for that category.

Itemized articles

The amount of coverage for your valuable articles is shown in the following chart. A list of your itemized valuable articles, and the specific coverage amounts, can be found at the end of the Coverage Summary.

Class	Amount of blanket coverage	Blanket limit per item	Amount of itemized coverage
-------	-------------------------------	---------------------------	--------------------------------

--	--	--	--

There is no deductible for this coverage.

Liability

Amount of liability coverage: **\$1,000,000.**

This is the total amount of your liability coverage. It applies to all property for which you have liability coverage, as shown in the following chart.

Your liability coverage covers damages for which you are legally responsible. For each occurrence, we will pay up to the amount of your liability coverage, as explained in your policy.

continued on the next page

**Coverage Summary
Renewal**

CHUBB

Page 3

Effective date 4/15/19

Policy no. 11273641-01

Name HOWARD I. AND KIM L. ROSENBERG

Liability

(Continued)

However, when you have **excess** liability only, we will pay for a covered loss **only** after the loss exceeds the required primary underlying insurance shown in your policy. This applies whether you have other liability coverage provided under a separate policy with us or by another insurance company.

Home	HOUSE AT 916 SETTLERS RIDGE ROAD PITTSBURGH, PA	PERSONAL LIABILITY
	RENTAL AT 3816 WOLF WAY OAKLAND, PA	PERSONAL LIABILITY

As the duly authorized representative of the company my signature validates this policy.



Paul N. Morrisette
Authorized representative

Masterpiece®

Itemized Articles

CHUBB

Name and address of insured

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Page 1

Effective date 4/15/19

Policy no. 11273641-01

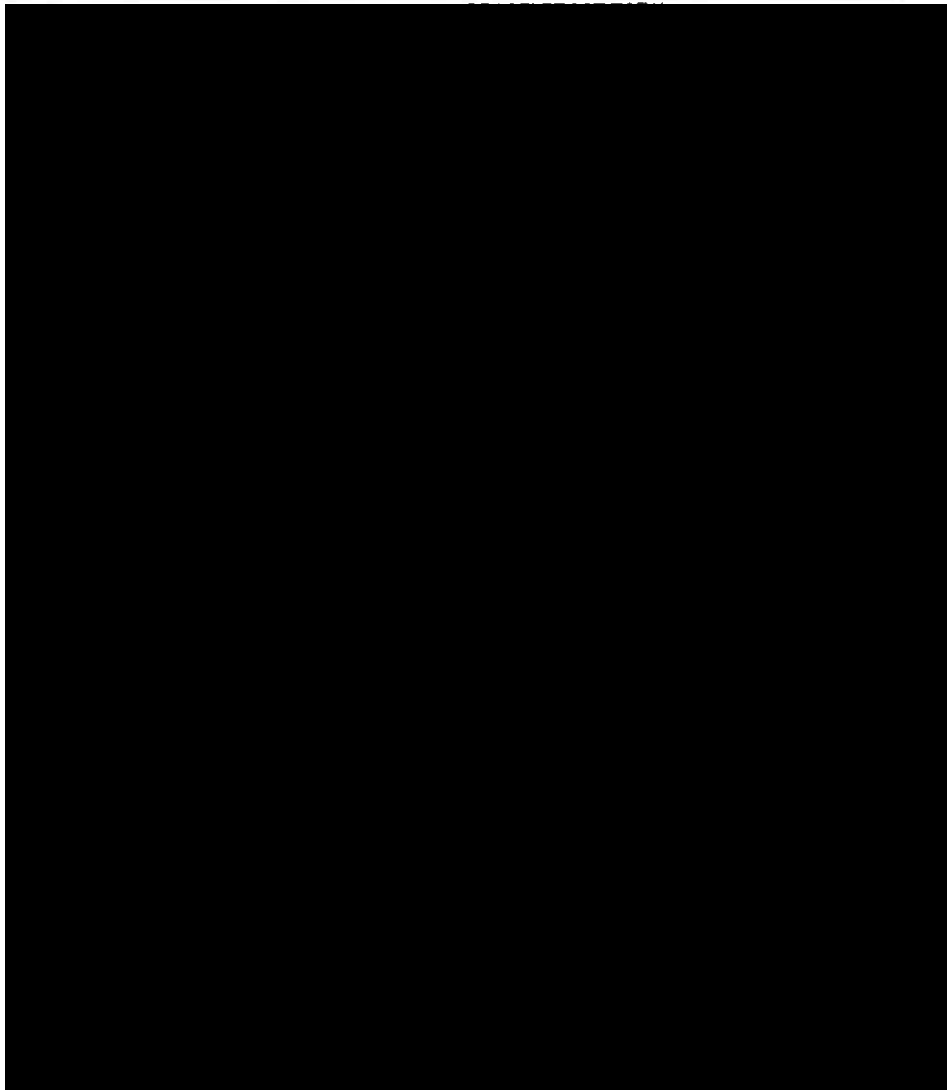
Issued by Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period 4/15/19 to 4/15/20

If you have any questions, please contact

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD, STE 800
PITTSBURGH, PA 15220
412.571.5700

Class	No.	Description	Value
-------	-----	-------------	-------



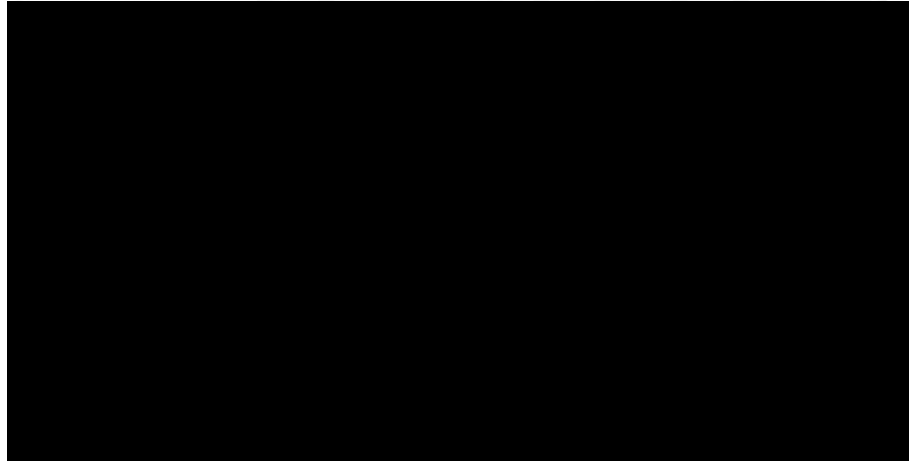
Page 2

Effective date 4/15/19

Policy no. 11273641-01

Name HOWARD I. AND KIM L. ROSENBERG

Class	No.	Description	Value
-------	-----	-------------	-------



Masterpiece®**Additional Interests
Summary****CHUBB****Name and address of Insured**

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Page 1**Effective date** 4/15/19**Policy no.** 11273641-01

Issued by Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period 4/15/19 to 4/15/20**If you have any questions, please contact**

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD, STE 800
PITTSBURGH, PA 15220
412.571.5700

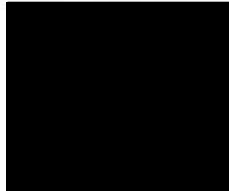
This summary lists the Additional Interests you have requested to be shown on your policy. We notify each Additional Interest separately. Regardless of the number of Additional Interests shown on your policy, the amount of coverage for any one occurrence does not increase.

Mortgagee

This section shows the Mortgagee(s) for your home(s) shown below.

Address**Mortgagee**

HOUSE AT
916 SETTLERS RIDGE
ROAD
PITTSBURGH, PA



Masterpiece®**Table of Contents****CHUBB****Name and address of insured**

HOWARD I. AND KIM L. ROSENBERG
916 SETTLERS RIDGE ROAD
PITTSBURGH, PA 15238

Effective date 4/15/19**Policy no.** 11273641-01

Issued by Chubb Indemnity Insurance Company
a stock insurance company
incorporated in New York

Policy period 4/15/19 to 4/15/20**If you have any questions, please contact**

LIBERTY INSURANCE AGENCY
1910 COCHRAN RD,STE 800
PITTSBURGH, PA 15220
412.571.5700

This table of contents lists your policy provisions. Please attach this table of contents to your policy so you have a current list of your coverages at all times.

Contents

Chapter	Edition Date	State	Page
Introduction			A-1
Deluxe House Coverage	10/17	PA	B-1
Deluxe Contents Coverage	01/17	PA	C-1
Valuable Articles Coverage	12/12	PA	N-1
Personal Liability Coverage	01/17	PA	T-1
Policy Terms	04/17	PA	Y-1
Policy Information Notice	01/17	PA	



Introduction

CHUBB

This is your Chubb Masterpiece Policy. Together with your Coverage Summary, it explains your coverages and other conditions of your insurance in detail.

This policy is a contract between you and us. **READ YOUR POLICY CAREFULLY** and keep it in a safe place.

Agreement

We agree to provide the insurance described in this policy in return for your premium and compliance with the policy conditions.

Definitions

In this policy, we use words in their plain English meaning. Words with special meanings are defined in the part of the policy where they are used. The few defined terms used throughout the policy are defined here:

You means the person named in the Coverage Summary, and a spouse who lives with that person.

Spouse means a partner in marriage or a partner in a civil union recognized under state law.

We and **us** mean the insurance company named in the Coverage Summary.

Family member means your relative who lives with you, or any other person under 25 in your care or your relative's care who lives with you, or a student under 25 in your care temporarily away at school who is a resident of your household.

Policy means your entire Masterpiece Policy, including the Coverage Summary and any Mortgagee's Coverage Summary.

Coverage Summary means the most recent Coverage Summary we issued to you, including any subsequent Coverage Updates.

Occurrence means a loss or accident to which this insurance applies occurring within the policy period. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Business means any employment, trade, occupation, profession, or farm operation including the raising or care of animals.



Policy Information Notice

CHUBB

IMPORTANT NOTICE

You have certain rights to review and correct or amend information in your file with the producer or the insurer. If you want to know more about this and how information may be disclosed without your prior authorization, please write to:

Chubb Personal Risk Services
Attention: Policy Information
202 Hall's Mill Road
P.O. Box 1600
Whitehouse Station, NJ 08889-1600

Please include your policy number, policy period, and the name and address of your agent or broker.

If you need to report a claim and have been unable to contact your agent, broker, or local Chubb Office, you can call this number for further assistance:

1-800-252-4670

Fraud Warning:

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

The following is applicable to homeowners coverage only:

Your premium may be increased based on the number of homeowners claims paid by us to you or on your behalf. This increase will be applied to each policy period for the three years after a payment for a claim has been paid.

Masterpiece®**Deluxe House
Coverage****CHUBB**

This part of your Masterpiece Policy provides you with coverage against direct physical loss to your house unless stated otherwise or an exclusion applies.

"House" means the main one-family or two-family dwelling at each Pennsylvania location with Deluxe House Coverage shown in the Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each house for each occurrence is shown in the Coverage Summary.

To help you and us agree on the appropriate amount of coverage, we may, but are not obligated to, conduct appraisals of your house and other permanent structures and also make periodic adjustments to the amount of coverage. It is your duty to advise us of additions, alterations or renovations to your house or other permanent structures at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide.

At the time of a covered loss, the amount of coverage for your house will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss in determining the amount we will pay. Either the base deductible listed in the Coverage Summary or one or more of the special deductibles applies to each occurrence, unless stated otherwise.

Special deductibles. If more than one special deductible applies to a covered loss (other than the construction special deductible), the special deductible with the greatest dollar amount applies to the covered loss.

If the construction deductible applies to a covered loss, and one or more other special deductibles also apply, the dollar amount of the construction deductible will be combined with the greatest dollar amount of any other applicable special deductible, and the total amount of **both** deductibles will be applied to the covered loss.

Construction deductible. In lieu of the base deductible, a 5% construction special deductible applies to each occurrence if at any time during the policy period:

- you are newly constructing your house;
- you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
- you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house at the time of a covered loss or \$500,000, and you or your agent did not notify us, and the covered loss commenced at such house or other permanent structure.

Deluxe House Coverage

Payment for a Loss

(continued)

This construction special deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss.

If the dollar amount of the base deductible is greater than the dollar amount of the construction special deductible, the dollar amount of the construction special deductible is increased to the dollar amount of the base deductible. This construction special deductible applies in addition to the greatest of any other special deductible that applies to the covered loss.

Vacant house deductible. In lieu of the base deductible, a 5% vacant house special deductible applies to each occurrence if your house has been substantially empty of furnishings and contents for more than 30 consecutive days at the time of a covered loss, and you did not notify us it would be vacant. This deductible applies to your house, contents and extra coverages. The dollar amount of this deductible is equal to 5% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss. If your house coverage amount is increased because of extended replacement cost, the deductible will be based on the increased amount. However, if more than one special deductible applies to a covered loss (other than the construction special deductible), the special deductible with the greatest dollar amount applies to the covered loss. If the dollar amount of the base deductible is greater than the dollar amount of the applicable special deductible, the dollar amount of that special deductible is increased to the dollar amount of the base deductible.

Payment basis

Your Coverage Summary indicates the payment basis for each house.

"Reconstruction cost" means the lesser of the amount required at the time of loss to repair, replace or rebuild, at the same location, your house or any other permanent structure, using like design, and materials and workmanship of comparable kind and quality.

"Reconstruction cost" does not include any amount required for:

- the excavation, replacement or stabilization of land under or around your house or any other permanent structure;
- conforming to any law or ordinance that regulates the repair, replacement, rebuilding or demolition of your house or any other permanent structure; or
- removing the debris of a covered loss or the property that caused a covered loss.

Extended replacement cost. If the payment basis is extended replacement cost, we will pay the reconstruction cost even if this amount is greater than the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures as shown in the Coverage Summary.

Extended replacement cost is provided on the condition that you maintain at least the amount of coverage for your house and other permanent structures as previously agreed to, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

Deluxe House Coverage

CHUBB

Payment for a Loss

(continued)

This payment basis is subject to the following limitations:

- If you have a covered partial loss to your house or other permanent structure and do not begin to repair, replace, or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost, less depreciation.
- If you do not repair, replace, or rebuild your house or other permanent structure at the same location, the payment basis will be verified replacement cost.
- If at any time during any policy period of this coverage:
 - you are newly constructing your house;
 - you are newly constructing an other permanent structure which will equal or exceed 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss; or
 - you are constructing additions, alterations, or renovations to your house or an other permanent structure which will equal or exceed the lesser of 10% of the amount of coverage for the house as shown in the Coverage Summary at the time of a covered loss or \$500,000,

your payment basis for your house or that other permanent structure will be conditional replacement cost. Conditional replacement cost will remain your payment basis until construction is completed.

Your duty: It is your duty to notify your agent or broker at the beginning of, throughout, and at the completion of construction so that the amount of coverage for your house or other permanent structures can be adjusted to maintain an appropriate amount of coverage based on the construction cost information you provide. This is to reduce the possibility of being underinsured.

- If you cannot repair, replace, or rebuild your house because your primary mortgagee or its assignees has recalled your mortgage, we will pay the reconstruction cost up to the amount of coverage shown in the Coverage Summary for your house, minus what is due to the mortgagee.

Verified replacement cost. If the payment basis is verified replacement cost, we will pay the reconstruction cost of:

- your house up to the amount of coverage shown in the Coverage Summary; and
- other permanent structures up to the amount of coverage for other permanent structures, whether or not you actually repair, replace, or rebuild.

Verified replacement cost is provided on the condition that you maintain at least 90% of the full amount of coverage we recommend for your house, including any adjustments by us based on appraisals, revaluations and annual adjustments for inflation.

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss or a later date if agreed to by us, we will only pay the reconstruction cost less depreciation.

Conditional replacement cost. If the payment basis is conditional replacement cost, our payment will be the greater of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary, by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

Deluxe House Coverage

Payment for a Loss

(continued)

If you have a covered partial loss to your house or an other permanent structure, and do not begin to repair, replace or rebuild the lost or damaged property within 180 days from the date of loss, our payment will be the lesser of the following:

- the reconstruction cost less depreciation; or
- the proportion of the covered loss to your house or other permanent structure determined by dividing the amount of coverage for your house as shown in the Coverage Summary by 80% of the amount required to rebuild your entire house.

However, our payment will not exceed the lesser of:

- the reconstruction cost; or
- the amount of coverage for your house as shown in the Coverage Summary or the amount of coverage for other permanent structures.

Deluxe House Coverage

In Deluxe House Coverage, a "covered loss" includes direct physical loss to your house or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Extra Coverages

In addition to covering the physical loss to your house, we also provide other related coverages. These coverages are in addition to the amount of coverage for your house unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Homeowner assessments

We cover your share of an assessment charged against you by your homeowners association. But the assessment must be a result of an occurrence that would be covered under:

- this policy to property owned collectively by all homeowners; or
- personal liability coverage if personal liability coverage is shown in the Coverage Summary or under any other personal insurance policy issued by a direct or indirect subsidiary of Chubb Limited providing you with personal liability coverage.

We will pay homeowner assessments resulting from loss caused by earthquake only if earthquake coverage is shown in your Coverage Summary for that location. But your earthquake special deductible, applicable to the amount of coverage for your house, as described in your Coverage Summary, applies to your share of the assessment.

If there is a loss caused by earthquake and earthquake coverage is not shown in your Coverage Summary for that location, we do insure homeowner assessments resulting from ensuing covered loss due to fire, explosion, theft or glass breakage unless an exclusion applies.

Deluxe House Coverage

CHUBB

Extra Coverages

(continued)

We will pay up to \$50,000, or any greater amount shown in the Coverage Summary, for any one occurrence, regardless of the number of assessments. But we will not pay more than \$5,000, or any greater amount shown in the Coverage Summary, in any one occurrence for assessments that result from a deductible in your homeowners association's insurance.

Unless an earthquake special deductible applies as stated above, there is no deductible for this coverage.

Other permanent structures

This coverage is in effect only if an amount of coverage greater than zero is shown in the Coverage Summary for your Other permanent structures.

We cover other permanent structures on the grounds of your house. For each occurrence, we will pay up to the amount of coverage shown in the Coverage Summary for "other permanent structures" at this location. The same payment basis applies to other permanent structures as to the house itself unless stated otherwise in the Coverage Summary.

Additional living expenses

As described below, under certain conditions when your house or other permanent structure cannot be lived in because of a covered loss to your house or other permanent structure or, if applicable, its contents, we provide coverage for additional living expenses which consists of extra living expenses, loss of fair rental value, and forced evacuation expenses. There is no deductible for this coverage.

"Contents" means personal property you, a family member, or a domestic employee owns or possesses covered by us.

Extra living expenses. If a covered loss makes your house or other permanent structure uninhabitable, we cover the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We will pay for the boarding of your domestic animals displaced from an other permanent structure even when you have not been displaced by the covered loss. We cover this increase for the reasonable amount of time required to restore your house or other permanent structure to a habitable condition, or if you or members of your household permanently relocate, the shortest amount of time required to settle elsewhere. However, if you are newly constructing your house or other permanent structure or constructing additions, alterations, or renovations to your house or other permanent structure at the time of a covered loss, we only cover the increase in your normal living expenses incurred by you for the reasonable amount of time required to restore the house or other permanent structure to the condition it was in prior to the covered loss. This period of time is not limited by the expiration of this policy.

Fair rental value. If a covered loss makes a part of your house or other permanent structure which you usually rent to others uninhabitable, we cover its fair rental value during the period of time it is usually rented for the reasonable amount of time required to restore it to a habitable condition. This period of time is not limited by the expiration of this policy.

Deluxe House Coverage

Extra Coverages

(continued)

Forced evacuation expenses. If you evacuate your house or other permanent structure due to a reasonable threat of a loss covered under this policy, or you are forced to evacuate by a civil authority as a direct result of a covered peril, we cover the reasonable increase in your normal living expenses incurred by you that is necessary to maintain your household's usual standard of living, including the boarding of domestic animals not primarily owned or kept for business use. We also cover any loss in fair rental value if your house or other permanent structure is usually held for rental, but we do not cover any loss of rents due to cancellation of a lease or agreement. However, if we determine after the threat of loss is over that there is no covered loss to your house or other permanent structure that makes it uninhabitable, this extra coverage will cease, unless a civil authority prohibits you from use of your house or other permanent structure due to a peril covered under this policy.

We cover these forced evacuation expenses for up to 30 consecutive days, even if the policy period ends during that time.

Land

Whenever there is a covered loss to your house or other permanent structure and the related repair, replacement, or rebuilding requires excavation, replacement or stabilization of land under or around your house or other permanent structure, we will pay the necessary cost for the excavation, replacement, or stabilization of the land. The amount of coverage is 10% of the amount of the covered loss to your house or other permanent structure, but not less than \$10,000.

Landscaping

We cover trees, shrubs, plants, and lawns (except brush and forestry) at your house against certain kinds of perils. These are fire, lightning, explosion, civil disturbance, vandalism, malicious mischief, theft, and loss caused by a vehicle or aircraft.

We will pay:

- up to a total of 5% of the amount of coverage for the house at which the loss occurs, unless a greater percentage is shown in the Coverage Summary, but
- not more than \$10,000 for any one tree, shrub, or plant, unless a greater amount is shown in the Coverage Summary.

If your payment basis is extended replacement cost, the 5% is applied to the increased amount of coverage.

This extra coverage applies only if you begin to repair or replace the lost or damaged property within 180 days of the date of loss, or a later date if agreed to by us.

Tree removal

Unless covered elsewhere under this policy, we will pay the reasonable expenses you incur up to a total of \$1,000 for each occurrence to remove trees fallen due to wind, hail, sleet or the weight of ice or snow. These payments apply only to fallen trees at a location shown in the Coverage Summary.

Deluxe House Coverage

CHUBB®

Extra Coverages

(continued)

Fire or police department charges

If a fire or police department is called to protect your house or its grounds against a covered loss, we will pay up to \$1,000 for any charges imposed by law or assumed by written agreement. There is no deductible for this coverage.

Lock replacement

If the keys or remote unlocking devices to the exterior doors of your house or other permanent structure or to an electronic gate which you own and used solely for your house or other permanent structure, are lost or stolen, we will pay the cost to re-key or replace the locks or remote unlocking devices, whichever is less, up to \$2,000. There is no deductible for this coverage.

Debris removal

Unless covered elsewhere under this policy, we cover the reasonable expenses you incur made necessary by a covered loss to demolish damaged covered property, if necessary, and remove debris of the covered loss including the property that caused a covered loss.

Temporary precautionary repairs

After a covered loss, we cover the reasonable expenses you incur for necessary temporary precautionary repairs made solely to protect your house or other permanent structure against further covered damage. These payments do not increase the amount of coverage for your house or other permanent structures.

Construction materials

We cover the materials and supplies owned by you on the grounds of your house for use in the construction, alteration, and repair of your house or other permanent structures. These payments apply only to a covered loss, and they do not increase the amount of coverage for your house or other permanent structures.

Rebuilding to code

After a covered loss, we cover the necessary cost of conforming to any law or ordinance that requires or regulates:

- the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure made necessary by the covered loss;
- the demolition, replacement, or rebuilding of the undamaged portion of your house or other permanent structure necessary to complete the repair, replacement, or rebuilding of the damaged portion of your house or other permanent structure; or
- the demolition of the undamaged portion of your house or other permanent structure when your house or other permanent structure must be totally demolished.

However, we will not pay the cost you incur to conform to any law or ordinance that is not a direct result of the covered loss.

This coverage does not apply unless you repair, replace, or rebuild your house or other permanent structure at the same location.

Deluxe House Coverage

Extra Coverages

(continued)

GreenWise[®] utility expenses

As described below, if you have a covered loss to your solar, wind, or geothermal electrical power-generating system or to your alternative water system on the grounds of your house, we provide coverage for GreenWise utility expenses, which consists of power utility expenses, power utility income, and alternative water expenses. The maximum amount we will pay for all GreenWise utility expenses combined for each occurrence is \$50,000. These payments do not increase the amount of coverage for your house or other permanent structures. There is no deductible for this coverage.

Power utility expenses. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house makes it necessary for you to purchase all of your electrical power from a power utility company, we cover the increase in these utility expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

Power utility income. If a covered loss to your solar, wind, or geothermal electrical power-generating system on the grounds of your house causes a loss of your power utility income, we cover this loss of your power utility income for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time.

"Power utility income" means income paid to you, or renewable energy certificates or other similar monetary credits issued to you, by a power utility company for income or credits you earn from the excess electrical power produced by your solar, wind, or geothermal electrical power-generating system. We average the income or the value of the certificates or credits over the 12-month period immediately prior to a covered loss.

Alternative water expenses. If a covered loss to your alternative water system makes it necessary for you to purchase replacement water for residential watering of the grounds of your house, we cover the increase in these water expenses for the reasonable amount of time required to restore or replace the system, even if the policy period ends during that time. However, we do not cover this increase if the covered loss is to only the system's sprinkler heads.

"Alternative water system" means a plumbing system and its components, including cisterns and holding tanks, permanently installed on the grounds of your house to supply or reuse non-potable, untreated or partially-treated household wastewater, ground water, or rain water, also called "gray water", for residential watering of the grounds of your house in accordance with your local building codes. Alternative water system does not include a water well.

Coverage for power utility expenses, power utility income, and alternative water expenses applies only if you begin to repair or replace the applicable lost or damaged solar, wind, or geothermal electrical power-generating system or your alternative water system within 180 days of the date of loss or a later date if agreed to by us.

Deluxe House Coverage

CHUBB

Extra Coverages

(continued)

Water detection expense

We will reimburse you up to \$5,000 for the reasonable cost and installation of a water leak detection and control system following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible;
- the covered water damage loss is caused by a leak or break in a plumbing, heating, or air conditioning system; and
- the installation of a water leak detection and control system was the first time such a system was installed in your house or other permanent structures, which had the covered water damage loss. These payments do not increase the amount of coverage for your house or other permanent structures.

"Water leak detection and control system" means a system in your house or its other permanent structures that monitors:

- areas containing plumbing devices, appliances, and other outlets for a water leak and if detected, closes the main water supply line; or
- unusual water flow patterns or unexpected interior water overflow and if detected, closes the main water supply line.

There is no deductible for this expense.

Generator installation expense

We will reimburse you for the reasonable cost of labor you incurred, up to \$2,500, to install a "generator system" following a covered water damage loss to your house shown in the Coverage Summary, to its other permanent structures, or to other property in these structures covered under this policy. This extra coverage applies only if:

- the amount of the covered water damage loss to covered property is \$10,000 or more prior to the application of any applicable deductible; and
- the covered water damage loss is caused by frozen pipes or failure of sump pumps due to loss of electrical power. These payments do not increase the amount of coverage for your house or other permanent structures.

"Generator system" means a generator that can automatically supply backup electricity to maintain operation to critical loads such as a sump pump, heating system, refrigerator or a freezer, and alarms or residential fire sprinkler system, if applicable, for your house or other permanent structures when there is a loss of electrical power.

There is no deductible for this expense.

Deluxe House Coverage

Extra Coverages

(continued)

Mold remediation expenses

We provide coverage for mold remediation expenses you incur, made necessary by a covered water damage loss to your house shown in the Coverage Summary, or its other permanent structures, or by a covered water damage loss to your contents anywhere in the world if contents coverage is shown in the Coverage Summary for this location. For an occurrence, the maximum amount of coverage for mold remediation expenses is \$10,000, plus any additional amount of coverage shown in the Coverage Summary for mold remediation expenses at this location. These payments do not increase the amount of coverage for your house, other permanent structures, or contents.

"Mold remediation" means the reasonable and necessary costs not otherwise covered for:

- testing the indoor air quality of your house or other permanent structure for mold;
- testing the surfaces and materials of your house, other permanent structure or contents for mold;
- developing a mold remediation plan; and
- implementing that mold remediation plan including the clean up, removal, containment, treatment, or disposal of mold.

"Mold remediation" also means the reasonable and necessary costs, including the increased cost, not otherwise covered for:

- removing debris solely due to mold; and
- repairing or replacing covered property damaged or removed solely due to mold.

We also provide coverage for temporary relocation expenses you incur, made necessary by mold remediation. For each occurrence, we will pay up to 20% of the total amount of mold remediation expense coverage. There is no deductible for temporary relocation expenses.

"Temporary relocation expenses" means:

- the reasonable increase in your normal living expenses that is necessary to maintain your household's usual standard of living for the reasonable amount of time required to complete mold remediation; and
- the fair rental value of that part of your house rented or held for rental, for the reasonable amount of time required to complete mold remediation, during the period of time it is usually rented.

"Contents" means personal property you or a family member owns or possesses covered by us.

"Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

We will not make any additional payments for mold remediation expenses or temporary relocation expenses under any other Extra Coverage.

The amount of coverage for mold remediation expenses and temporary relocation expenses for your house is the most we will pay for the sum of all mold remediation expenses and temporary relocation expenses, regardless of the number of covered water damage losses that occur during the policy period.

Deluxe House Coverage

CHUBB

Extra Coverages

(continued)

Mine subsidence

We cover your house and other permanent structures on the grounds of your house against direct loss caused by mine subsidence.

For each occurrence caused by mine subsidence, we will pay up to the amount of coverage for the house at which the loss occurs or the amount of coverage for the other permanent structure. The amount of coverage for mine subsidence will not be affected by any increase in the amount of house coverage caused by the application of extended replacement cost payment basis as provided in this policy.

Mine subsidence means loss caused by lateral or vertical movement of a man-made underground mine or underground mine related excavations including any resulting collapse of your house or other permanent structures on the grounds of your house, including but not limited to coal, clay, limestone, and fluorspar mines. Mine subsidence does not mean loss caused by sinkhole collapse, collapse of storm and sewer drains, or collapse of rapid transit tunnels.

The exclusions of loss caused by structural movement, and earth movement in this policy do not apply to mine subsidence.

Exclusions

These exclusions apply to your Deluxe House Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Deluxe House Coverage

Exclusions

(continued)

Loss by animals. We do not cover any loss caused by:

- birds, vermin, insects, rodents; or
- domestic animals owned or kept by you or a family member, except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Structural movement. We do not cover any loss caused by the settling, cracking, shrinking, bulging, or expansion of bulkheads, pavements, patios, landings, steps, footings, foundations, walls, floors, roofs, or ceilings except loss to glass that is part of a building, storm door, or storm window. But we do insure ensuing covered loss unless another exclusion applies.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, Loss by animals, or Structural movement. This coverage also includes the cost of tearing out and replacing any part of the house or other permanent structure necessary to repair the appliance, swimming pool, or system. We do not cover loss to the appliance, swimming pool, or system itself.

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat in the building or shut off and drained the water system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss unless another exclusion applies.

Damage to outside structures. We do not cover any loss caused by freezing, thawing, or the pressure or weight of water, ice, or snow, whether driven by wind or not to any:

- fence, arbor, pavement, patio, landing or step;

Deluxe House Coverage

CHUBB

Exclusions

(continued)

- septic system, swimming pool or hot tub including their installed equipment;
- footing, foundation, wall, or any other structure or device, that supports all or part of your house or an other permanent structure;
- retaining wall or bulkhead; or
- pier, wharf, dock or bridge.

However, we do insure ensuing covered loss unless another exclusion applies.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold, other than as provided under the Extra Coverage, Mold remediation expenses. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency in programming or instructions to a computer or in the computer itself.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property before, at, or after the time of a loss.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you where the covered person intending to cause the loss will benefit from this insurance. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Earthquake. We do not cover any loss caused by earthquake unless shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Earth movement. We do not cover any loss caused by earth movement including volcanic eruptions, landslides, mud flows, and any expansion, contracting, sinking, rising, settling, or shifting of the earth, soil, or land. This exclusion applies whether or not the earth, soil, or land is combined or mixed with water or any other liquid or natural or man-made material. However, we do cover losses caused by the eruption of a volcano when the loss is the result of:

- a volcanic blast or airborne shock waves;
- ash, dust, or particulate matter; or

**Deluxe House
Coverage**

Exclusions

(continued)

- lava flow.

We also insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Masterpiece®

**Deluxe Contents
Coverage**

CHUBB

This part of your Masterpiece Policy provides you with coverage against direct physical loss to your contents anywhere in the world unless stated otherwise or an exclusion applies.

"Contents" means personal property you or a family member owns or possesses.

Payment for a Loss

Amount of coverage

The amount of coverage for contents at each house for each occurrence is shown in the Coverage Summary. At the time of a covered loss, the amount of coverage for contents will be adjusted to include any increase in the United States Consumer Price Index calculated from the beginning of the policy period.

If a change in the amount of coverage for your house is made, including the application of extended replacement cost, the amount of coverage for contents will be adjusted proportionately. To reduce the possibility of being underinsured, you should periodically review your amount of coverage for contents and request an increase if you feel the amount of coverage is insufficient.

For a covered loss to contents, the amount of coverage depends on where the loss occurs:

At a house with contents coverage. If the covered loss takes place at a listed house with contents coverage in this policy, we will pay up to the amount of contents coverage for that house, for each occurrence.

Away from your residences. If the covered loss takes place away from any residence you own or live at, for each occurrence we will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

At your residence not listed in this policy or other policies. If the covered loss takes place at a residence you own or live at that does not have contents, condominium, cooperative or renters coverage listed in this or any other policy issued by a direct or indirect subsidiary of Chubb Limited, we will pay up to 10% of the highest amount of contents coverage in this policy, for each occurrence. However, contents in a newly acquired principal residence is not subject to this limitation for the 60 days immediately after you begin to move your contents there.

We will choose the single listed location on which the payment is to be made, based upon the most favorable combination of the following:

- amount of contents coverage
- payment basis
- type of contents coverage

Regardless of the number of policies providing you with contents coverage, payment will be made based only on this chosen location and will not be made under more than one policy.

Deluxe Contents Coverage

Payment for a Loss

(continued)

Deductibles

A deductible is that amount we will subtract from the amount of a covered loss we pay. Either the base deductible listed in the Coverage Summary or one of the special deductibles applies to each occurrence, unless stated otherwise.

Payment basis

Your Coverage Summary indicates the payment basis for contents.

Replacement cost. If the payment basis is replacement cost, we will pay the full cost to replace the contents without deduction for depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

However, for contents which are obsolete or unusable for the purpose for which they were originally intended because of their age or condition, the payment basis will be actual cash value.

Actual cash value. If the payment basis is actual cash value, we will pay the cost to replace the contents less depreciation, or the amount required to repair the damage, whichever is less, up to the amount of coverage.

Pairs, sets, and parts. For a covered loss to a pair or set, or to part of a larger unit, we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the cost to make up the difference between its market value before and after the loss.

However, if you agree to surrender the undamaged article(s) of the pair, set, or parts to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set, or parts.

Special limits

For a covered loss to each category of contents listed below, we will not pay more than the amount shown. For any one occurrence, payment will be under the category providing you with the most coverage. These special limits do not increase the amount of coverage on your contents or on any item covered elsewhere in this policy.

Legal tender, bank notes, stored value cards, bullion, gold, silver, platinum, or tokens \$1,500

Securities, accounts (other than accounts covered under Extra Coverages, Account funds), deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports or tickets \$5,000

However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.

Trailers \$5,000

Watercraft, including their furnishings, equipment, and outboard motors \$10,000

Deluxe Contents Coverage

CHUBB®

Payment for a Loss

(continued)

Golf carts	\$5,000
Jewelry, watches or precious and semi-precious stones, whether set or unset, that are lost, misplaced, or stolen	\$5,000
Furs that are lost, misplaced, or stolen	\$5,000
Plated ware, silverware, goldware, pewterware, tableware, trays, trophies, and other household and personal articles, other than jewelry, that consist principally of sterling silver, gold, or pewter that are lost, misplaced, or stolen	\$10,000
Collectible stamps, coins, and medals	\$5,000
However, when this property is located in a bank vault or bank safe deposit box, your full contents coverage away from your residences will apply for a covered loss.	
Guns that are lost, misplaced, or stolen.	\$5,000
Grave markers or mausoleums	\$5,000

Deluxe Contents Coverage

In Deluxe Contents Coverage, a "covered loss" includes direct physical loss to your contents or other property covered under this part of your Masterpiece Policy, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Extra Coverages

In addition to covering the physical loss to your contents, we also provide other related coverages. These coverages are in addition to the amount of coverage for your contents unless stated otherwise or an exclusion applies. All deductibles apply to Extra Coverages unless stated otherwise. Exclusions to these coverages are described in **Exclusions**.

Business property

We will pay up to \$25,000, unless a greater amount is shown in the Coverage Summary, for a covered loss to business property you own or possess. The same payment basis applies to business property as to contents, except that we will pay the necessary, reasonable cost incurred using the most cost-effective medium for replacing or recreating business data contained in books, records and software.

"Business property" means:

- furniture, supplies, equipment, inventory;
- books, records; and
- electronic data processing property,
used to conduct your business.

Deluxe Contents Coverage

Extra Coverages

(continued)

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable devices such as smartphones, electronic reading devices, tablets, handheld computers or similar devices;
- software; and
- data stored on software.

Electronic data restoration

We cover your personal data and electronic contents, stored on your personal computer or electronic data processing property which you own or possess. We will pay up to \$10,000 for the necessary, reasonable expense incurred using the most cost-effective method for replacing or recreating that personal data and electronic contents as a result of a covered loss or the introduction of a computer worm, virus, or other malware. There is no deductible for this coverage.

"Electronic contents" means non-recoverable purchased eBooks, software, application software (apps), music and movie files.

"Electronic data processing property" means:

- electronic data processing equipment, and their accessories;
- portable devices such as smartphones, electronic reading devices, tablets, handheld computers or similar devices;
- software; and
- data stored on software.

Account funds

We will pay up to a total of \$10,000 for the loss of your personal account funds from a financial institution due to the unauthorized use of your personal bankcard, debit card or account numbers, including unauthorized electronic fund transfers. This coverage is afforded only if there has been compliance with the terms for using the account.

"Account funds" means funds from any personal account or credit line that you or a family member may access.

"Unauthorized use" means removal of funds from your personal financial institution account without permission from you or a family member. "Unauthorized use" does not mean the removal of funds from your personal financial institution account by your spouse or family member.

Food spoilage

We cover food or wine while contained in a refrigerator or freezer which spoils due to changes or extremes of temperature caused by:

- off premises power interruption;
- interruption of premises power supply; or
- mechanical or electrical breakdown of refrigeration equipment.

This coverage applies only to spoilage which occurs at any residence you own or live at. This payment does not increase the amount of coverage for your contents. For a covered loss to wine, we will not pay more than \$5,000. Our payment is subject to a \$250 deductible, which is waived if there is another loss:

Deluxe Contents Coverage

CHUBB

Extra Coverages

(continued)

- from the same occurrence;
- covered under any part of this policy; and
- which is subject to a deductible.

Endangered property

Covered contents removed from your house because the house is endangered by a covered peril are covered against any peril for up to 90 days. These payments do not increase the amount of coverage for your contents.

Exclusions

These exclusions apply to your Deluxe Contents Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Contamination. We do not cover any loss caused by the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover the cost to extract pollutants from land or water, or the cost to remove, restore or replace polluted or contaminated land or water. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Loss by animals. We do not cover any loss caused by:

- birds, vermin, insects, rodents; or
 - domestic animals owned or kept by you or a family member.
- But we do insure ensuing covered loss unless another exclusion applies.

Special rules for escaping water. If any of the causes of loss previously described in the exclusions for Gradual or sudden loss, Contamination, or Loss by animals cause water to escape from within a household appliance, swimming pool, or plumbing, heating, or air conditioning system, we cover the loss caused by the water. We provide this coverage unless an exclusion applies other than the exclusions for Gradual or sudden loss, Contamination, or Loss by animals. We do not cover loss to the appliance, swimming pool, or system itself.

Deluxe Contents Coverage

Exclusions

(continued)

Freezing water. We do not cover any loss caused by water freezing in a plumbing, heating, or air conditioning system, or household appliance if the house is vacant, unoccupied, or being constructed, unless you used reasonable care to maintain heat in the building or shut off and drained the water system or appliance. But we do insure ensuing covered loss unless another exclusion applies.

Surface water. We do not cover any loss caused by:

- flood, accumulation of rainwater on the ground, surface water, wave action, including tidal wave and tsunami, tides, tidal water, seiche, overflow of water from a body of water, spray or surge from any of these, even if driven by wind;
- water borne material from any of the above, including when any such waters or water borne material enters and backs up or discharges from or overflows from any sewer or drain, located outside of or on the exterior of a fully enclosed structure, including gutters, rainwater pipes, downspouts, or underground drainage systems;
- run off of water or water borne material from a paved surface, driveway, walkway, patio, or other similar surface; or
- escape, overflow, discharge or release, for any reason, of water or water borne material from a canal, dam, reservoir, levee, dike, seawall, or any other boundary or containment.

However, we do insure ensuing covered loss unless another exclusion applies. We also cover surface water damage to contents away from any residence you own or live at, unless another exclusion applies.

Ground water. We do not cover any loss caused by water or water borne material in the ground, or by its pressure, leakage, or seepage. But we do insure ensuing covered loss unless another exclusion applies. We also cover ground water damage to contents away from any residence you own or live at, unless another exclusion applies.

Computer error. We do not cover any cost to correct a malfunction, error, or deficiency in programming or instructions to a computer or in the computer itself.

Business property. We do not cover any loss to business property other than as provided under Extra Coverages.

Tenant property. We do not cover any loss to property of roomers, boarders, or other tenants. But we do cover personal property of your guests, domestic workers or relatives while it is on any residence premises shown in the Coverage Summary where you or a family member live, or any other residence you do not own that you or a family member occupy.

Motorized land vehicles. We do not cover any loss to a motorized land vehicle. But we do cover motorized land vehicles used solely on and to service a residence premises shown in the Coverage Summary. We also cover motorized land vehicles used to assist the disabled that are not designed for or required to be registered for use on public roads. This exclusion does not apply to golf carts.

Special exclusions for golf carts. We do not cover any loss arising out of the ownership or operation of a golf cart when it is:

- subject to motor vehicle registration;
- used to carry people or property for a fee, or rented to others;

Deluxe Contents Coverage

CHUBB

Exclusions

(continued)

- used for any business purpose except if you or a family member is using the golf cart on a golfing facility while entertaining business clients;
 - used during instruction, practice, preparation for, or participation in any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
 - used on a racetrack, test track or other similar course.
- We do not cover any loss to a golf cart caused by:
- overheating, or electrical or structural breakdown or failure; or
 - repairing, refinishing, renovating, or being worked on, but we do insure ensuing covered loss due to fire or explosion.

Theft of certain electronic equipment from a motorized land vehicle. We do not cover any theft or attempted theft of:

- sound or visual reproducing, receiving, displaying and transmitting equipment;
 - data processing equipment;
 - global positioning systems;
 - scanning monitors, radar and laser detectors; or
 - any other similar equipment, including their accessories and antennas
- from a motorized land vehicle if the equipment is permanently installed or removable from a housing unit permanently installed in the vehicle.

Repairs and renovations. We do not cover loss caused by repairing, refinishing, or renovating contents except jewelry, watches, and furs.

Watercraft accidents. We do not cover any loss to watercraft, including its trailer, furnishings, equipment and out board motor, caused by the sinking, swamping, stranding, capsizing, upset or collision of that watercraft or its trailer. But we do cover loss caused by the collision of that watercraft with a land vehicle unless another exclusion applies.

Dampness or temperature. We do not cover loss caused by air dampness, water vapor or temperature extremes unless the direct cause of loss is rain, snow, sleet or hail. This exclusion does not apply to the Extra Coverage for Food spoilage.

Fungi and mold. We do not provide coverage for the presence of mold, however caused, or any loss caused by mold. But we do cover mold resulting from fire or lightning unless another exclusion applies. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Confiscation. We do not cover any loss caused by the confiscation, destruction, or seizure of property by or under the order of any government or public authority. But if the confiscation, destruction or seizure of property was ordered by any government or public authority to prevent the spread of fire, we do provide coverage if the loss caused by fire would be covered under this part of your policy.

Deluxe Contents Coverage

Exclusions

(continued)

Breakage of fragile articles. We do not cover breakage of fragile articles, including any type of: eyeglasses, crystal, china not regularly used, porcelains, figurines, statues, sculptures, mirrors, bric-a-brac and similar items. But we do cover breakage caused by fire, lightning, wind, hail, or smoke (except industrial or agricultural smoke); by explosion, riot, civil commotion, aircraft, or vehicles; by vandalism, malicious mischief, or collapse of a building or part of a building; by earth movement, earthquake, water, theft, or attempted theft; or by the sudden and accidental tearing apart, cracking, burning, or bulging of a plumbing, heating, or air conditioning system or household appliance, unless another exclusion applies. However, we do not cover breakage of fragile articles of a house with Vacation Home House Coverage caused by earthquake unless earthquake coverage is shown in your Coverage Summary for the Vacation Home location.

Fragile articles do not include jewelry, watches, bronzes, cameras, and photographic lenses.

Personal property insured with other companies. We do not cover loss to personal property separately described and insured with a specific value or insured on a blanket basis under a personal articles floater policy or similar policy not issued by a direct or indirect subsidiary of Chubb Limited.

Loss to animals. We do not cover any loss to animals, birds, or fish.

Aircraft. We do not cover any loss to an aircraft or aircraft parts.

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you where the covered person intending to cause the loss will benefit from this insurance. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

Faulty planning, construction or maintenance. We do not cover any loss caused by the faulty acts, errors or omissions of you or any other person in planning, construction or maintenance. It does not matter whether the faulty acts, errors or omissions take place on or off the insured property. But we do insure ensuing covered loss unless another exclusion applies. "Planning" includes zoning, placing, surveying, designing, compacting, setting specifications, developing property and establishing building codes or construction standards. "Construction" includes materials, workmanship, and parts or equipment used for construction or repair.

Neglect. We do not cover any loss caused by your failure to use all reasonable means to protect property before, at, or after the time of a loss.

**Deluxe Contents
Coverage**

Exclusions

(continued)

Earthquake. We do not cover any loss caused by earthquake unless shown in your Coverage Summary for that location. But we do insure ensuing covered loss due to fire, explosion, theft, or glass breakage unless another exclusion applies. This exclusion applies only to contents of each house with Vacation Home House Coverage as shown in the Coverage Summary.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Masterpiece®

**Valuable Articles
Coverage**



This part of your Masterpiece Policy provides you with coverage against all risk of physical loss to your valuable articles anywhere in the world unless stated otherwise or an exclusion applies.

"Valuable articles" means personal property you or a family member owns or possesses for which an amount of coverage is shown in the **Valuable Articles** section of your Coverage Summary.

Payment for a Loss

Amount of coverage

The amount of coverage for each category of valuable articles, and for each itemized article, is shown in your Coverage Summary.

To help you maintain an appropriate amount of coverage, if itemized jewelry is shown in your Coverage Summary, we increase the amount of coverage for each article of itemized jewelry annually by a percentage based on industry trends for jewelry values plus, if you request, an additional percentage amount.

Itemized articles

For a covered loss to an article listed in your schedule of itemized articles, we will pay as follows:

Total loss. If an itemized article is totally destroyed or lost, we will pay the amount of itemized coverage for that article. However, if the market value of the itemized article immediately before the loss exceeds the amount of itemized coverage for that article, we will pay its market value immediately before the loss, up to 150% of the amount of itemized coverage for that article, but not more than the Maximum amount of coverage.

Partial loss. If an itemized article is partially lost or damaged, you may choose either of the following:

- If you choose to restore the article, we will pay the costs to restore the article to its condition immediately before the loss up to the amount of itemized coverage for that article. If the article cannot be restored to its condition immediately before the loss, we will pay any loss of market value plus the restoration costs up to 150% of the amount of itemized coverage for that article.
- If you choose not to restore the article, we will pay any loss of market value, up to 150% of the amount of itemized coverage for that article. However, the most we will pay in any one loss is the Maximum amount of coverage

The loss of market value is determined as follows:

- If the amount of itemized coverage for the article is less than the market value immediately before the loss, we will apply the percentage change to the market value immediately before the loss.
- If the amount of itemized coverage for the article is equal to or greater than the market value immediately before the loss, we will apply the percentage change to the amount of itemized coverage for that article.

"Percentage change" means the change in market value resulting from the covered loss, after restoration if any, expressed as a percentage.

Maximum amount of coverage. The maximum amount we will pay for a covered loss to one or more itemized articles in any one category of valuable articles is the amount of itemized coverage shown in the Coverage Summary for the applicable category of valuable articles.

Valuable Articles Coverage

Payment for a Loss

(continued)

In-vault jewelry. Itemized jewelry described in the Coverage Summary as "in-vault" must be kept in a bank vault. There is no coverage for these items while they are out of a vault, unless we agree in advance to cover them.

Blanket coverage

For a covered loss to valuable articles with blanket coverage, we will pay the amount required to repair or replace the property, whichever is less, without deduction for depreciation. If the restored value is less than the market value immediately prior to the loss, we will pay the difference. But we will not pay more than the amount of blanket coverage for that category. And we will not pay more than the blanket limit per item for loss to any one article as shown in the Coverage Summary.

The following valuable articles are eligible for blanket coverage:

Jewelry. An article of personal adornment containing gemstones, silver, gold, platinum, or other precious metals or alloys.

Furs. Garments made of, trimmed in, or consisting principally of fur.

Fine arts. Private collections of paintings, etchings, pictures, tapestries, art glass windows, other bona fide works of art (for example, statues, antiques, rare books and manuscripts, porcelains, rare glass, crystal), and items of historical value or artistic merit.

Silverware. Sterling silver, gold, or pewter: plated ware, tableware, trays, trophies, and other household and personal articles other than jewelry.

Stamps and coins. Stamps and/or coins contained in an individually owned stamp and/or coin collection and not owned by dealers or auctioneers. This includes other philatelic property, including books, pages and mountings; and other numismatic property including coin albums, containers, frames, cards and display cabinets used with your collection.

Musical instruments. Musical instruments and equipment.

Cameras. Cameras, projection machines, films, and related equipment.

Collectibles. Private collections of rare, unique or novel items of personal interest (for example, dolls, banks, guns, model trains, wine) including memorabilia.

Pairs, sets, and parts

If the covered loss is to part of a pair or set, or larger unit listed in your schedule of itemized articles, you may choose either of the following:

- If you do not surrender the undamaged article(s) of the pair, set or unit, we will pay the covered loss as a partial loss for the damaged article(s) of the pair, set or unit as previously described under **Itemized articles**.
- If you agree to surrender the undamaged article(s) of the pair, set or unit to us, we will pay the covered loss as a total loss for that pair, set or unit as previously described under **Itemized articles**.

Valuable Articles Coverage



Payment for a Loss

(continued)

If the covered loss is to part of a pair or set, or larger unit with blanket coverage we will pay whichever is least:

- the cost to repair the damaged property to its condition before the loss;
- the cost to replace it; or
- the difference between its market value immediately before and after the loss.

If you agree to surrender the undamaged article(s) of the pair, set or unit to us and we agree to accept, we will pay you the full replacement cost of the entire pair, set or unit, as a total loss, subject to the applicable blanket limit per item and amount of blanket coverage for that valuable articles category.

"Replacement cost" means the amount required to repair or replace the pair, set, or unit, whichever is less.

Our option

When we pay for a total loss, we may keep all or part of the damaged property.

Recoveries

If we pay for a covered loss to property and we recover that property, we agree to offer you an opportunity to buy it back. We will offer it to you at no higher an amount than we paid to you for that property.

Valuable Articles Coverage

In Valuable Articles Coverage, a "covered loss" includes **all risk** of physical loss to valuable articles unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Extra Coverages

In addition to covering the physical loss to your valuable articles, we also provide other related coverages. These coverages are in addition to the amount of coverage for your valuable articles unless stated otherwise or an exclusion applies. Exclusions to these coverages are described in **Exclusions**.

Newly acquired valuable articles

For some categories of valuable articles, we automatically cover newly acquired articles that you own if you already have itemized articles shown on the Coverage Summary in that category. The amount of coverage for these articles is described below.

Valuable Articles Coverage

Extra Coverages

(continued)

Fine arts. We cover your newly acquired fine arts for 25% of your total itemized coverage for fine arts. But you must request coverage for the newly acquired fine arts within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Jewelry. We cover your newly acquired jewelry for 25% of your total itemized coverage for jewelry. But you must request coverage for the newly acquired jewelry within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Furs, cameras, musical instruments, and collectibles. We cover your newly acquired furs, cameras, musical instruments, and collectibles for 25% of your total itemized coverage in the same category. But you must request coverage for these newly acquired articles within 90 days after you acquire them, and pay the additional premium from the date acquired. We reserve the right not to insure the newly acquired articles after the 90th day.

Fine art on loan or consignment

If an amount of coverage for itemized fine arts is shown in your Coverage Summary, we will pay up to 25% of your total itemized coverage for fine arts, but not more than \$1,000,000, for a loss that would be covered under this policy to fine art on loan or consignment to you from a gallery or dealer for up to seven days. This is the most we will pay regardless of the number of fine art articles on loan or consignment involved in the occurrence or the number of policies providing you with coverage for fine arts issued by a direct or indirect subsidiary of the Chubb Corporation. The market value, retail value, or the value on the written sale agreement, whichever is less, of the fine art article(s) on the day you take possession is the amount of coverage for a fine art article at the time of a covered loss.

Fine art expenses

As described below, we pay for expenses you incur for defective title and works in progress. These extra coverages apply only if an amount of coverage for fine art, either blanket or itemized, is shown in your Coverage Summary.

Defective title. We will pay for reasonable legal costs you incur due to claims made against you for lack of title or defective title to a fine art covered under this policy, of which you were not aware, up to \$100,000 with prior notice to us before incurring any fees or expenses. The most we will pay for all claims for defective title or lack of title during the policy period regardless of the number of claims or the number of articles is \$100,000. This coverage only applies to claims made against you and reported to us during the policy period. This coverage does not apply to defective title or lack of title to a fine art, including legal costs incurred: that were known by you prior to taking possession of the article, or could have been discovered by you by making reasonable and proper inquiries as to the article's provenance before receiving it; to an article that has been sold; to any debt incurred by you from a pledge or lien on the article; or arising from your bankruptcy, insolvency, receivership, liquidation or other financial restructuring or difficulties.

Valuable Articles Coverage



Extra Coverages

(continued)

Works in progress. We cover uncompleted works of art by an artist commissioned by you that are damaged or destroyed by a peril that would be covered under this policy prior to completion or which cannot be completed by the artist due to the artist's death. We will pay for the costs you incurred for the materials or supplies for the artist and the contracted costs for labor up to \$100,000 but not more than the amount of nonrecoverable deposits or the full commission price if prepaid. This is the most we will pay regardless of the number of policies providing you with coverage for fine art issued by a direct or indirect subsidiary of the Chubb Corporation.

Jewelry works in progress

If an amount of coverage for itemized or blanket jewelry is shown in your Coverage Summary, we cover uncompleted articles of jewelry by a jeweler or designer commissioned by you that are stolen, or damaged or destroyed by a peril that would be covered under this policy, or which cannot be completed by the jeweler or designer due to the death or insolvency of the jeweler or the designer.

We will pay the costs you incurred for the materials or supplies (whether supplied by you or the jeweler or designer, and only if nonrecoverable from the jeweler or designer), the contracted costs for labor, and nonrecoverable deposits, up to \$100,000 in any one occurrence. This is the most we will pay regardless of the number of jewelry articles involved in the occurrence or the number of policies providing you with coverage for jewelry issued by a direct or indirect subsidiary of the Chubb Corporation.

Jewelry on loan or consignment

If an amount of coverage for itemized jewelry is shown in your Coverage Summary, we will pay up to 25% of your total itemized coverage for jewelry, but not more than \$100,000, for a loss that would be covered under this policy for jewelry articles on loan, on consignment or rented to you from a jeweler for up to seven days. This is the most we will pay regardless of the number of jewelry articles involved in the occurrence or the number of policies providing you with coverage for jewelry issued by a direct or indirect subsidiary of the Chubb Corporation. The retail value of the jewelry article(s) on the day you take possession is the amount of coverage for a jewelry article at the time of a covered loss.

Exclusions

These exclusions apply to your Valuable Articles Coverage, including the Extra Coverages, unless stated otherwise.

The words "caused by" mean any loss that is contributed to, made worse by, or in any way results from that peril.

Musical and photographic articles used for profit. We do not cover any loss to musical instruments, cameras, or related equipment used for profit, except in an incidental business activity that does not have gross revenues in excess of \$15,000 or more in any year and conforms to local, state and federal laws.

Valuable Articles Coverage

Exclusions

(continued)

Intentional acts. We do not cover any loss caused intentionally by a person named in the Coverage Summary, that person's spouse, a family member or a person who lives with you where the covered person intending to cause the loss will benefit from this insurance. We also do not cover any loss caused intentionally by a person directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. But we do provide coverage for you or a family member who is not directly or indirectly responsible for causing the intentional loss. An intentional act is one whose consequences could have been foreseen by a reasonable person.

Misappropriation. We do not cover any loss caused by the taking or other misappropriation by or directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you. This exclusion does not apply to the taking or other misappropriation by your domestic workers, guests or tenants, unless the misappropriation was directed by a person named in the Coverage Summary, that person's spouse, a family member, or a person who lives with you.

Gradual or sudden loss. We do not provide coverage for the presence of wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, or warping, however caused, or any loss caused by wear and tear, gradual deterioration, rust, bacteria, corrosion, dry or wet rot, warping, insects or vermin. We also do not cover any loss caused by inherent vice, latent defect or mechanical breakdown. But we do insure ensuing covered loss unless another exclusion applies.

Computer error. We do not cover any loss caused by an error in computer programming or instructions to the computer.

Acts of war. We do not cover any loss caused by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these, the destruction or seizure of property for a military purpose, or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. If any act that is within this exclusion involves nuclear reaction, radiation, or radioactive contamination, this Acts of war exclusion supercedes the Nuclear or radiation hazard exclusion.

Nuclear or radiation hazard. We do not cover any loss caused by nuclear reaction, radiation, or radioactive contamination, whether controlled or uncontrolled, or any consequence of any of these, regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss. But we do insure ensuing covered loss due to fire resulting from a nuclear reaction unless another exclusion applies.

Special exclusions for fine arts. We do not cover any loss to fine arts caused by repairing, restoring, or retouching. We also do not cover any loss to fine arts while exhibited at a national or international art fair for exposition, unless we agree in advance to cover the fine arts.

Special exclusions for stamps and coins. We do not cover any loss to stamps or coins caused by:

- fading, creasing, denting, scratching, tearing, thinning, color transfer, dampness, or temperature extremes; or
- handling or being worked on.

**Valuable Articles
Coverage**

Exclusions

(continued)

We also do not cover the disappearance of an individual stamp, coin, or other item that is insured as part of a collection unless it is mounted in a volume and the page is also lost.

Special exclusions for collectibles. We do not cover any loss to collectibles caused by:

- fading, creasing, denting, scratching, tearing, thinning, color transfer, dampness, change in temperature, or temperature extremes;
- repairing, restoring, retouching or being worked on; or
- use other than as a collectible.

However, we do cover loss to wine caused by change in temperature or temperature extremes due to loss of utility service or premises power supply, or mechanical or electrical breakdown of climate control equipment.



Personal Liability Coverage

CHUBB

This part of your Masterpiece Policy provides you with personal liability coverage for which you or a family member may be legally responsible anywhere in the world unless stated otherwise or an exclusion applies.

Payment for a Loss

Amount of coverage

The amount of coverage for liability is shown in the Coverage Summary. We will pay on your behalf up to that amount for covered damages from any one occurrence, regardless of how many claims, homes, vehicles, watercraft or people are involved in the occurrence.

Any costs we pay for legal expenses (see **Defense coverages**) are in addition to the amount of coverage.

Personal Liability Coverage

We cover damages a covered person is legally obligated to pay for personal injury or property damage which takes place anytime during the policy period and are caused by an occurrence, unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

In lieu of the definition for "you" in the Introduction, the following definition of "you" applies: "You" means:

- the person named in the Coverage Summary, and a spouse who lives with that person;
- a personal asset protection entity and its partners, members or trustees but only with respect to:
 - their legal responsibility for the ownership, maintenance, or use of a residence premises, contents of such residences other than business property, property insured under a personal articles floater policy or similar policy issued by a direct or indirect subsidiary of Chubb Limited, vacant land, and an individual or family cemetery plot or burial vault;
 - their legal responsibility for the ownership, maintenance, or use of a vehicle or watercraft owned or rented by the personal asset protection entity covered under this part of your Masterpiece policy;
 - Workers' compensation; and
 - Employment practices liability coverage, if this coverage is shown in the Coverage Summary.

In lieu of the definition for "occurrence" in the Introduction, the following definition of "occurrence" applies:

"Occurrence" means:

- an accident which begins within the policy period resulting in bodily injury, shock, mental anguish, mental injury, or property damage; or
- an offense first committed within the policy period resulting in:
 - false arrest, false imprisonment, or wrongful detention;
 - wrongful entry or eviction;
 - malicious prosecution or humiliation; or
 - libel, slander, defamation of character, or invasion of privacy,
 to which this insurance applies. Continuous or repeated exposure to substantially the same general conditions unless excluded is considered to be one occurrence.

Personal Liability Coverage

Personal Liability Coverage

(continued)

A "covered person" means:

- you or a family member;
- any person using a vehicle or watercraft covered under this part of your Masterpiece policy with permission from you or a family member with respect to their legal responsibility arising out of its use;
- any person or organization with respect to their legal responsibility for covered acts or omissions of you or a family member; or
- any combination of the above.

"Personal asset protection entity" means a legal entity that owns or manages residence premises, property of such residences, articles of value such as jewelry, fine art, silverware or collectibles, vacant land, or individual or family cemetery plots or burial vaults.

"Damages" means the sum that is paid or is payable to satisfy a claim settled by us or resolved by judicial procedure or by a compromise we agree to in writing.

"Personal injury" means the following injuries, and resulting death:

- bodily injury;
- shock, mental anguish, or mental injury;
- false arrest, false imprisonment, or wrongful detention;
- wrongful entry or eviction;
- malicious prosecution or humiliation; and
- libel, slander, defamation of character, or invasion of privacy.

"Bodily injury" means physical bodily harm, including sickness or disease that results from it, and required care, loss of services and resulting death.

"Property damage" means physical injury to or destruction of tangible property, and the resulting loss of its use. Tangible property includes the cost of recreating or replacing stocks, bonds, deeds, mortgages, bank deposits, and similar instruments, but does not include the value represented by such instruments.

"Registered vehicle" means any motorized land vehicle not described in "unregistered vehicle".

"Unregistered vehicle" means:

- any motorized land vehicle not designed for or required to be registered for use on public roads;
- any motorized land vehicle which is in dead storage at your residence;
- any motorized land vehicle used solely to service a residence premises shown in the Coverage Summary;
- any motorized land vehicle used to assist the disabled that is not designed for or required to be registered for use on public roads; or
- golf carts.

"Employment discrimination" means a violation of applicable employment discrimination law protecting any residential staff based on his or her race, color, religion, creed, age, sex, disability, national origin or other status according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.

Personal Liability Coverage

CHUBB

Personal Liability Coverage

(continued)

"Employment practices crisis" means:

- an allegation of, or your discovery of, a wrongful employment act committed against any residential staff that is reasonably likely to result in a civil action against you or a family member; or
- a threat by any residential staff to disclose publicly that you or a family member committed or allegedly committed a wrongful employment act.

"Reputation management firm" means:

- a professional public relations consulting firm;
- a professional security consulting firm; or
- a professional media management consulting firm.

"Residential staff" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed regularly to work 15 or more hours per week.

Residential staff includes a temporary worker. Residential staff does not include an independent contractor or any covered person.

"Temporary worker" means your or a family member's employee who is:

- employed by you or a family member, or through a firm under an agreement with you or a family member, to perform duties related only to a covered person's domestic, personal, or business pursuits covered under this part of your policy;
- compensated for labor or services directed by you or a family member; and
- employed to work 15 or more hours per week to substitute for any residential staff on leave or to meet seasonal or short-term workload demands for 30 consecutive days or longer during a 6 month period.

Temporary worker does not include an independent contractor or any covered person.

"Wrongful employment act" means any employment discrimination, sexual harassment, or wrongful termination of any residential staff actually or allegedly committed or attempted by you or a family member, while acting in the capacity as an employer, that violates applicable employment law of any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico. "Sexual harassment" as it relates solely to a wrongful employment act means unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature that:

- is made a condition of employment of any residential staff;
- is used as a basis for employment decisions;
- interferes with performance of any residential staff's duties; or
- creates an intimidating, hostile, or offensive working environment.

"Wrongful termination" means:

- the actual or constructive termination of employment of any residential staff by you or a family member in violation of applicable employment law; or
- breach of duty and care when you or a family member terminates an employment relationship with any residential staff.

Personal Liability Coverage

Personal Liability Coverage

(continued)

Defense coverages

We will defend a covered person against any suit seeking covered damages for personal injury or property damage or for covered damages under Employment practices liability, if Employment practices liability coverage is shown in the Coverage Summary. We provide this defense at our own expense, with counsel of our choice, even if the suit is groundless, false, or fraudulent. We may investigate, negotiate, and settle any such claim or suit at our discretion.

As part of our investigation, defense, negotiation, or settlement we will pay:

- all premiums on appeal bonds required in any suit we defend;
- all premiums on bonds to release attachments for any amount up to the amount of coverage (but we are not obligated to apply for or furnish any bond);
- all expenses incurred by us;
- all costs taxed against a covered person;
- all interest accruing after a judgement is entered in a suit we defend on only that part of the judgement we are responsible for paying. We will not pay interest accruing after we have paid the judgement up to the amount of coverage;
- all prejudgement interest awarded against a covered person on that part of the judgement we pay or offer to pay. We will not pay any prejudgement interest based on that period of time after we make an offer to pay the amount of coverage;
- all earnings lost by each covered person at our request, up to \$50,000;
- other reasonable expenses incurred by a covered person at our request; and
- the cost of bail bonds required of a covered person because of a covered loss.

These Defense coverages are limited for Employment practices liability as follows:

Our duty to defend you or a family member and our obligation to pay defense expenses ends when we have exhausted the amount of coverage per occurrence for Employment practices liability shown in the Coverage Summary by paying for covered damages from any one occurrence, or exhausted the maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary by paying for covered damages, whichever occurs sooner.

In jurisdictions where we may be prevented by local law from carrying out these Defense Coverages, we will pay only those defense expenses that we agree in writing to pay and that are incurred by you.

Extra Coverages

In addition to covering damages and defense costs, we also provide other related coverages. These coverages are in addition to the amount of coverage for damages and defense costs unless stated otherwise or an exclusion applies. Exclusions to this coverage are described in **Exclusions**.

Medical payments to others

We will pay the necessary medical expenses, up to a total of \$50,000 for each person, for personal injury to anyone **except** you or a family member. This coverage also does not apply to:

- a domestic employee of yours;
- any residential staff of yours; or

Personal Liability Coverage

CHUBB

Extra Coverages

(continued)

- a person employed by you for farm work, who is eligible to receive benefits voluntarily provided or required to be provided under any:
- workers' compensation;
- disability benefits;
- unemployment compensation; or
- other similar laws.

- These expenses must be incurred or medically ascertained within three years of an accident that:
- occurs at a residence covered under this part of your Masterpiece policy, to a person with permission from you or a family member to be there;
 - arises from a condition at a residence covered under this part of your Masterpiece policy, or at the steps, driveways or sidewalks immediately adjoining this residence;
 - was caused by the activities of a covered person;
 - was caused by a domestic employee or any residential employee in the course of his or her employment by a covered person;
 - was caused by a person employed by you for farm work in the course of his or her employment; or
 - was caused by an animal owned by or in the care of a covered person.

"Medical expenses" includes reasonable charges for first aid, medical, funeral, surgical, x-ray, dental, ambulance, hospital, rehabilitation, professional nursing services, and prosthetic devices.

Damaged property

We cover the replacement cost of other people's property, up to \$25,000 for each occurrence, if the property was damaged or destroyed by a covered person.

"Replacement cost" is the amount required to repair or replace other people's property, whichever is less.

Kidnap expenses

We will pay up to a maximum of \$100,000 for kidnap expenses a covered person incurs solely and directly as a result of a kidnap and ransom occurrence. In addition, we also will pay up to \$25,000 to any person for information not otherwise available leading to the arrest and conviction of any person(s) who kidnaps you, a family member or a covered relative. The following are not eligible to receive this reward payment:

- you or a family member; or
- a covered relative who witnessed the occurrence.

"Kidnap and ransom occurrence" means the actual or alleged wrongful taking of:

- you;
- one or more family members; or
- one or more covered relatives while visiting or legally traveling with you or a family member; from anywhere in the world except those places listed on the United States State Department Bureau of Consular Affairs Travel Warnings list at the time of the occurrence. The occurrence must include a demand for ransom payment which would be paid by you or a family member in exchange for the release of the kidnapped person(s). However, a kidnap and ransom occurrence does not mean the actual or alleged wrongful detention of a covered person or a family member solely on your property.

Personal Liability Coverage

Extra Coverages

(continued)

"Kidnap expenses" means the reasonable costs for:

- a professional negotiator;
- a professional security consultant;
- professional security guard services;
- a professional public relations consultant;
- travel, meals, lodging and phone expenses incurred by you or a family member;
- advertising, communications and recording equipment;
- related medical, cosmetic, psychiatric and dental expenses incurred by a kidnapped person within 12 months from that person's release;
- attorneys fees;
- a professional forensic analyst;
- earnings lost by you or a family member.

However, "kidnap expenses" does not include expenses incurred due to any kidnap and ransom occurrence caused by:

- you or a family member;
 - a covered relative;
 - any guardian, or former guardian of you or a family member;
 - any domestic partner, estranged domestic partner, or former domestic partner of you or a family member;
 - any person unrelated to you or a family member who lives with you or has ever lived with you for 6 or more months, other than a domestic employee, residential staff, or a person employed by you for farm work; or
 - a civil authority,
- or any person acting on behalf of any of the above, whether acting alone or in collusion with others.

"Covered relative" means the following relatives of the person named in the Coverage Summary, or a spouse who lives with that person, or any family member:

- children, their children or other descendants of theirs;
 - parents, grandparents or other ancestors of theirs; or
 - siblings, their children or other descendants of theirs,
- who do not live with you, including spouses or domestic partners of all of the above. Parents, grandparents and other ancestors include adoptive parents, stepparents and stepgrandparents.

Identity fraud

We will pay for a covered person's identity fraud expenses, up to a maximum of \$50,000, for each identity fraud occurrence.

"Identity fraud" means the act of knowingly transferring or using, without lawful authority, a covered person's means of identity which constitutes a violation of federal law or a crime under any applicable state or local law.

"Identity fraud occurrence" means any act or series of acts of identity fraud by a person or group commencing in the policy period.

"Identity fraud expenses" means:

- the costs for notarizing affidavits or similar documents for law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;

Personal Liability Coverage

CHUBB

Extra Coverages

(continued)

- the costs for sending certified mail to law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- the loan application fees for reapplying for loan(s) due to the rejection of the original application because the lender received incorrect credit information;
- the telephone expenses for calls to businesses, law enforcement agencies, financial institutions or similar credit grantors, and credit agencies;
- earnings lost by a covered person as a result of time off from work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, merchants, or legal counsel;
- the reasonable attorney fees incurred with prior notice to us for:
 - the defense of a covered person against any suit(s) by businesses or their collection agencies;
 - the removal of any criminal or civil judgements wrongly entered against a covered person;
 - any challenge to the information in a covered person's consumer credit report; and
- the reasonable fees incurred with prior notice to us by an identity fraud mitigation entity to:
 - provide services for the activities described above;
 - restore accounts or credit standing with financial institutions or similar credit grantors and credit agencies; and
 - monitor for up to one year the effectiveness of the fraud mitigation and to detect additional identity fraud activity after the first identity fraud occurrence.

However, such monitoring must begin no later than one year after you first report an identity fraud occurrence to us.

However, "identity fraud expenses" does not include expenses incurred due to any fraudulent, dishonest or criminal act by a covered person or any person acting with a covered person, or by any authorized representative of a covered person, whether acting alone or in collusion with others.

"Identity fraud mitigation entity" means a company that principally provides professional, specialized services to counter identity fraud for individuals or groups of individuals, or a financial institution that provides similar services.

In addition to the duties described in Policy Terms, Liability Conditions, Your duties after a loss, a covered person shall notify an applicable law enforcement agency.

Credit cards, forgery, and counterfeiting

We cover up to a total of \$10,000 for:

- the legal obligation of you or a family member resulting from:
 - loss or theft of a credit card, bankcard, debit card or their account numbers issued to you or a family member for personal use, provided that all the terms for using the card are complied with;
 - loss caused by theft or unauthorized use of a credit card, bankcard, debit card or their account numbers issued to you or a family member for personal use when used electronically, including use on the Internet, provided that all the terms for using the card are complied with;
- loss to you or a family member caused by:
 - forgery or alteration of checks or negotiable instruments; or
 - acceptance in good faith of any counterfeit paper currency.

"Unauthorized use" means use of your personal credit card, bankcard, debit card or their account numbers without permission from you or a family member.

"Unauthorized use" does not mean use of your personal credit card, bankcard, debit card or their account numbers by your spouse or family member.

Personal Liability Coverage

Extra Coverages

(continued)

We provide Defense coverages for any claim or suit seeking covered damages against you or a family member for loss, theft, or unauthorized use of a credit card, bankcard, debit card or their account numbers. We have the option to defend a claim or suit against you or a family member for forgery or counterfeiting. Our obligation to defend any suit seeking covered damages ends when our payment under this coverage equals \$10,000.

In the event of a claim or suit seeking covered damages, you or a family member shall comply with the duties described in Policy Terms, Property Conditions, Your duties after a loss and Policy Terms, Liability Conditions, Your duties after a loss. In addition, you or a family member shall notify the credit card service company or the issuing bank.

Rented or borrowed vehicles

We cover damages a covered person is legally obligated to pay for personal injury and property damage caused by an occurrence during the policy period resulting from a covered person's use of a vehicle:

- rented by; or
- borrowed, furnished to or made available to
you or a family member, if the limit of liability shown in the Coverage Summary is \$1 million or more, provided the rental or loan does not exceed 30 days.

We will provide this coverage in excess of any underlying insurance that applies to these damages. If no underlying coverage exists, we will pay total damages up to the limit of liability shown in the Coverage Summary.

This Extra Coverage is not provided when:

- you have coverage provided by an excess or umbrella policy with us or another company;
- you or a family member own a private passenger vehicle, a pickup truck, panel truck or van.
However, we will provide this coverage for a vehicle rented by a personal asset protection entity if:
 - the personal asset protection entity does not have coverage for the rented vehicle provided by an excess or umbrella policy with us or another company;
 - the personal asset protection entity does not own a private passenger vehicle, pickup truck, panel truck or van.

This Extra Coverage does not cover damages a covered person is legally entitled to receive from the owner or operator of an uninsured or underinsured motorized land vehicle.

Fungi and mold

We cover damages a covered person is legally obligated to pay, up to the amount of coverage for liability shown in your Coverage Summary or \$100,000, whichever is less, for each occurrence, for bodily injury or property damage arising out of mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these. These payments do not increase the amount of personal liability coverage.

Employment practices liability coverage

If Employment practices liability coverage is shown in the Coverage Summary, we provide coverage for Employment practices liability and Reputational injury.

Personal Liability Coverage

CHUBB

Extra Coverages

(continued)

This coverage applies only if on the effective date of any policy period, the number of residential staff does not exceed twelve. However, if after the effective date of any policy period you or a family member employs more than twelve residential staff, we will cover, through the remainder of the policy period, only those twelve residential staff with the longest period of uninterrupted employment in chronological order of hiring at the time of the Employment practices liability coverage occurrence. This condition does not apply to your or a family member's employment of a temporary worker to substitute for any residential staff on leave, performing the same duties for the same or fewer number of hours. It is your duty to advise us as soon as reasonably possible if you or a family member employs more than twelve residential staff at any time during the policy period in order to reduce the possibility of being underinsured.

Employment practices liability. We cover damages you or a family member is legally obligated to pay any residential staff for a wrongful employment act caused by an occurrence when the claim is made or the suit is brought in the United States of America, its territories or possessions, or Puerto Rico, unless stated otherwise or an exclusion applies.

Amount of coverage for Employment practices liability. The maximum amount of coverage for Employment practices liability available for any one occurrence is the amount of coverage for Employment practices liability shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Employment practices liability shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Deductible. A deductible is that amount we will subtract from the amount of covered damages we pay. The deductible shown in the Coverage Summary for Employment practices liability applies to each Employment practices liability occurrence, unless stated otherwise.

Reputational injury. We cover the reasonable and necessary fees or expenses that you incur for services provided by a reputation management firm to minimize potential injury to the reputation of you or a family member solely as a result of an employment practices crisis caused by an occurrence if:

- the employment practices crisis is reported to us as soon as reasonably possible but not later than 30 days after the employment practices crisis begins; and
 - you obtain approval of the reputation management firm from us before incurring any fees or expenses,
- unless stated otherwise or an exclusion applies. There is no deductible for this coverage.

Amount of coverage for Reputational injury. The maximum amount of coverage for Reputational injury available for any one occurrence is the amount of coverage for Reputational injury shown in the Coverage Summary. We will not pay more than this amount in any one occurrence for covered damages regardless of how many claims or people are involved in the occurrence.

The maximum annual amount of coverage for Reputational injury shown in the Coverage Summary is the most we will pay for the sum of all covered damages during the policy period regardless of the number of claims, people, or occurrences.

Personal Liability Coverage

Extra Coverages

(continued)

Condition for Employment practices liability coverage. The following condition applicable to Employment practices liability coverage is in addition to the General Conditions, Liability Conditions, and Special Conditions described under Policy Terms.

If on the effective date of any policy period the number of residential staff exceeds twelve, your eligibility for Employment practices liability coverage will cease as of that date. If Employment practices liability coverage has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

Exclusions

These exclusions apply to this part of your Masterpiece Policy, unless stated otherwise.

Motorized land vehicles. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any motorized land vehicle. This includes any trailers or any watercraft being towed by or carried on any registered vehicle. This exclusion does not apply to unregistered vehicles. However, we do not cover unregistered vehicles designed for recreational purposes:

- not owned by you or a family member when used on public roads;
- owned by you or a family member when used off:
 - your residence premises;
 - the premises where you are temporarily residing or renting for other than business use; or
 - vacant land owned by you or rented to you;
 except for:
 - a toy designed for a child's use that is not subject to motor vehicle registration and is built or modified after manufacture, not to exceed 15 miles per hour on level ground and is not a motorized bicycle, motorized scooter, or moped;
 - a golf cart when used:
 - on a golfing facility;
 - to cross roads at designated points in the golfing facility; or
 - on roads of your private residential community with the authority of the property owners association.

This exclusion does not apply to the Extra Coverage, Rented or borrowed vehicles.

Aircraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any aircraft that is rented to, owned by, or in the care, custody or control of a covered person, except a non-owned aircraft chartered with a professional crew by you or on your behalf.

Large watercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading, or towing of any watercraft 26 feet or longer or with more than 50 engine rated horsepower owned or controlled, directly or indirectly, by a covered person, or which is rented by, furnished to, or made available to a covered person for longer than 30 consecutive days. We do cover watercraft being stored even if not listed in the Coverage Summary, unless another exclusion applies.

Personal Liability Coverage

CHUBB

Exclusions

(continued)

Hovercraft. We do not cover any damages arising out of the ownership, maintenance, use, loading, unloading or towing of any hovercraft. We do not cover any property damages to hovercraft rented to, owned by, or in the care, custody or control of a covered person.

Motorized land vehicle racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any motorized land vehicle:

- during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, gymkhana, sports event, stunting activity, or timed event of any kind; or
- on a racetrack, test track or other course of any kind.

Watercraft and aircraft racing or track usage. We do not cover any damages arising out of the ownership, maintenance or use of any watercraft or aircraft during any instruction, practice, preparation for, or participation in, any competitive, prearranged or organized racing, speed contest, rally, sports event, stunting activity or timed event of any kind. This exclusion does not apply to sailboat racing even if the sailboat is equipped with an auxiliary motor.

Workers' compensation or disability. We do not cover any damages a covered person is legally:

- required to provide; or
- voluntarily provides under any:
 - workers' compensation;
 - disability benefits;
 - unemployment compensation; or
 - other similar laws.

But we do provide coverage in excess over any other insurance for damages a covered person is legally required to pay for bodily injury to a domestic employee of a residence shown in the Coverage Summary which are not compensable under workers' compensation, unless another exclusion applies.

Employees. We do not cover any damages arising out of acts of employees of a personal asset protection entity except acts in the course of their employment for the maintenance or use of covered property.

Failure to act. We do not cover any damages arising out of any act, error, decision, or failure to act or decide by any partner, member or trustee of a personal asset protection entity covered under this policy, other than with respect to damages arising out of the ownership, maintenance, or use of:

- a residence premises, vacant land, and an individual or family cemetery plot or burial vault;
- a vehicle or watercraft owned or rented by the personal asset protection entity covered under this part of your Masterpiece policy.

Director's liability. We do not cover any damages for any covered person's actions or failure to act as an officer or member of a board of directors of any corporation or organization.

However, we do cover such damages if you or a family member is:

- an officer or member of a board of directors of a homeowner, condominium or cooperative association; or
- not compensated as an officer or member of a board of directors of a not-for-profit corporation or organization, unless another exclusion applies.

Personal Liability Coverage

Exclusions

(continued)

Damage to covered person's property. We do not cover any person for property damage to property owned by any covered person.

Damage to property in your care. We do not cover any person for property damage to property of others rented to, occupied by, used by, or in the care of any covered person. But we do cover such damages for loss caused by fire, smoke, or explosion unless another exclusion applies.

This exclusion does not apply to property damage:

- to a motorized land vehicle rented to a covered person if the Extra Coverage, Rented or borrowed vehicles applies, or
- as provided under the Extra Coverage, Damaged property.

Wrongful employment act. We do not cover any damages arising out of a wrongful employment act. This exclusion does not apply to Employment practices liability coverage if Employment practices liability coverage is shown in the Coverage Summary.

Discrimination. We do not cover any damages arising out of discrimination due to age, race, color, sex, creed, national origin, sexual harassment, or any other discrimination. This exclusion does not apply to Employment practices liability coverage.

Intentional acts. We do not cover any damages arising out of a willful, malicious, fraudulent or dishonest act or any act intended by any covered person to cause personal injury or property damage, even if the injury or damage is of a different degree or type than actually intended or expected. But we do cover such damages if the act was intended to protect people or property unless another exclusion applies. An intentional act is one whose consequences could have been foreseen by a reasonable person. This exclusion does not apply to Employment practices liability coverage.

Molestation, misconduct or abuse. We do not cover any damages arising out of any actual, alleged or threatened:

- sexual molestation;
- sexual misconduct or harassment; or
- abuse.

This exclusion does not apply to Employment practices liability coverage.

Nonpermissive use. We do not cover any person who uses a motorized land vehicle or watercraft without permission from you or a family member.

Business pursuits. We do not cover any damages arising out of a covered person's business pursuits, investment or other for-profit activities, any of which are conducted on behalf of a covered person or others, or business property.

But we do cover damages arising out of volunteer work for an organized charitable, religious or community group, an incidental business away from home, incidental business at home, incidental business property, incidental farming, or residence premises conditional business liability, unless another exclusion applies.

"Incidental business away from home" is a self-employed sales activity, or a self-employed business activity normally undertaken by persons under the age of 18 such as newspaper delivery, babysitting, caddying, and lawn care. Either of these activities must:

Personal Liability Coverage

CHUBB

Exclusions

(continued)

- not yield gross revenues in excess of \$15,000 in any year;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business at home" is a business activity, other than farming, conducted in whole or in part on your residence premises which must:

- not yield gross revenues in excess of \$15,000 in any year, except for the business activity of managing one's own personal investments, regardless of where the revenues are produced;
- have no employees subject to any workers' compensation, disability benefits, unemployment compensation or other similar laws; and
- conform to local, state, and federal laws.

"Incidental business property" is limited to the rental or holding for rental, to be used as a residence, of a condominium or cooperative unit owned by a covered person, an apartment unit rented by a covered person, a one or two family dwelling owned by a covered person, or a three or four family dwelling owned by a covered person and occupied by you. We provide this coverage only for premises listed in the Coverage Summary unless the rental or holding for rental is for:

- a residence of yours that is occasionally rented and that is used exclusively as a residence; or
- part of a residence of yours by one or two roomers or boarders; or
- part of a residence of yours as an office, school, studio, or private garage.

"Incidental farming" is a farming activity which meets all of the following requirements:

- is incidental to your use of the premises as your residence;
- does not involve employment of others for more than 1,500 hours of farm work during the policy period;
- does not produce more than \$25,000 in gross annual revenue from agricultural operations;
- and with respect to the raising or care of animals:
 - does not produce more than \$50,000 in gross annual revenues;
 - does not involve more than 25 sales transactions during the policy period;
 - does not involve the sale of more than 50 animals during the policy period.

"Residence premises conditional business liability" is limited to business or professional activities when legally conducted by you or a family member at your residence shown in the Coverage Summary. If there is no other valid and collectible insurance, we provide coverage only for personal injury or property damage arising out of the physical condition of that residence if:

- you do not have any employees involved in your business or professional activities who are subject to any workers' compensation, disability benefits, unemployment compensation, or other similar laws; or, if you are a doctor or dentist, you do not have more than two employees subject to such laws; and
- you are a home day care provider whose annual gross revenues from this activity do not exceed \$5,000.

We do not cover damages or consequences resulting from business or professional care or services performed or not performed.

Personal Liability Coverage

Exclusions

(continued)

The following exclusion, Contamination, applies only to "incidental farming" as described under the exclusion, Business pursuits.

Contamination. We do not cover any actual or alleged damages arising out of the discharge, dispersal, seepage, migration or release or escape of pollutants. Nor do we cover any cost or expense arising out of any request, demand or order to:

- extract pollutants from land or water;
- remove, restore or replace polluted or contaminated land or water; or
- test for, monitor, clean up, remove, contain, treat, detoxify or neutralize pollutants, or in any way respond to or assess the effects of pollutants.

However, this exclusion does not apply if the discharge, dispersal, seepage, migration, release or escape is sudden and accidental. A "pollutant" is any solid, liquid, gaseous or thermal irritant or contaminant, including smoke (except smoke from a hostile fire), vapor, soot, fumes, acids, alkalis, chemicals and waste. A "contaminant" is an impurity resulting from the mixture of or contact of a substance with a foreign substance. "Waste" includes materials to be disposed of, recycled, reconditioned or reclaimed.

Pursuit or holding of public office. We do not cover any damages arising out of a covered person's pursuit or holding of an elected public office. But we do cover such damages for you or a family member if:

- the annual compensation of the office, whether accepted or not, does not exceed \$20,000; and
- the hours required to perform the duties of the office do not exceed an annual average of 20 hours of work per week during the policy period.

Financial guarantees. We do not cover any damages for any covered person's financial guarantee of the financial performance of any covered person, other individual or organization.

Professional services. We do not cover any damages for any covered person's performing or failure to perform professional services, or for professional services for which any covered person is legally responsible or licensed.

Acts of war. We do not cover any damages caused directly or indirectly by war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by military forces or personnel, the destruction or seizure of property for a military purpose, or the consequences of any of these actions.

Contractual liability. We do not cover any assessments charged against a covered person as a member of a homeowners, condominium or cooperative association. We also do not cover any damages arising from contracts or agreements made in connection with any covered person's business. Nor do we cover any liability for unwritten contracts, or contracts in which the liability of others is assumed after a covered loss.

Personal Liability Coverage

CHUBB®

Exclusions

(continued)

Covered person's or dependent's personal injury. We do not cover any damages for personal injury for any covered person or their dependents where the ultimate beneficiary is the offending party or defendant. We also do not cover any damages for personal injury for which you or a family member can be held legally liable, in any way, to a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary. We also do not cover any damages for personal injury for which a spouse, a family member, a person who lives with you, or a person named in the Coverage Summary can be held legally liable, in any way, to you or a family member.

However, we do cover damages for bodily injury arising out of the use of a motorized land vehicle for which you or a family member can be held legally liable to a spouse, a family member, or a person named in the Coverage Summary, or for which a spouse, a family member, or any other person named in the Coverage Summary can be held legally liable to you or a family member to the extent that coverage is provided under this part of your Masterpiece policy.

Liability for dependent care. We do not cover any damages for personal injury for which a covered person's only legal liability is by virtue of a contract or other responsibility for a dependent's care.

Illness. We do not cover personal injury or property damage resulting from any illness, sickness or disease transmitted intentionally or unintentionally by a covered person to anyone, or any consequence resulting from that illness, sickness or disease. We also do not cover any damages for personal injury resulting from the fear of contracting any illness, sickness or disease, or any consequence resulting from the fear of contracting any illness, sickness or disease.

Fungi and mold. We do not cover any actual or alleged damages arising out of mold, the fear of mold, or any consequences resulting from mold or the fear of mold, other than as provided under the Extra Coverage, Fungi and mold. "Mold" means fungi, mold, mold spores, mycotoxins, and the scents and other byproducts of any of these.

Liability for the acts of others. We do not cover any person for damages arising from:

- any entrustment of property;
- the failure to supervise or the negligent supervision of any person; or
- any parental or ownership liability.

This exclusion applies only to damages arising out of the ownership, maintenance or use of any motorized land vehicle, watercraft 26 feet or longer or with more than 50 engine rated horsepower, aircraft, or hovercraft.

This exclusion does not apply to:

- the Extra Coverage, Rented or borrowed vehicles; or
- any other coverage provided under an exclusion in this part of your policy.

Nuclear or radiation hazard. We do not cover any damages caused directly or indirectly by nuclear reaction, radiation, or radioactive contamination, regardless of how it was caused.

Personal Liability Coverage

Exclusions

(continued)

The following additional exclusions apply solely to Employment practices liability coverage.

Malicious or criminal acts. We do not cover any damages arising out of a willful, malicious, or criminal act or omission by any person whether or not the injuries or damages are actually intended, expected, or foreseeable by a reasonable person. But we do cover such damages if the act was intended to protect people, unless another exclusion applies.

Special exclusions. We do not cover the following:

- matters which may be deemed uninsurable according to any federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico under which the policy is construed;
- occurrences arising out of the breach of an actual or implied written or oral agreement related to employment;
- costs incurred to comply with any order, grant, or agreement to provide non-monetary relief; or
- occurrences arising out of any actual or alleged violation of any of the responsibilities, obligations, or duties imposed by the Consolidated Omnibus Budget Reconciliation Act, Employment Retirement Income Security Act of 1974, Fair Labor Standards Act (except the Equal Pay Act), state wage payment and collection laws, Federal Insurance Contributions Act, Immigration Reform and Control Act of 1986, National Labor Relations Act, Occupational Safety and Health Act, Social Security Act, Workers' Adjustment and Retraining Notification Act, including any amendments to these laws, promulgated rules, or regulations or any provisions of any similar federal, state, or local statute, regulation, ordinance, or common law of the United States of America, its territories or possessions, or Puerto Rico.



Policy
Terms

CHUBB

This part of your Masterpiece Policy explains the conditions that apply to your policy.

General Conditions

These conditions apply to your policy in general, and to each coverage in it.

Policy period

The effective dates of your policy are shown in the Coverage Summary. Those dates begin at 12:01 a.m. standard time at the mailing address shown. Each renewal period shall be for a similar term.

All coverages on this policy apply only to occurrences that take place while this policy is in effect.

Renewals

We or our agent may offer to renew this policy, at the premiums and under the policy provisions in effect at the date of renewal. We can do this by mailing you a bill for the premium to the address shown in the Coverage Summary, along with any changes in the policy provisions or amounts of coverage. You may accept our offer by paying the required premium on or before the starting date of each renewal period.

Transfer of rights

If we make a payment under this policy, we will assume any recovery rights a covered person has in connection with that loss, to the extent we have paid for the loss.

All of your rights of recovery will become our rights to the extent of any payment we make under this policy. A covered person will do everything necessary to secure such rights; and do nothing after a loss to prejudice such rights. However, you may waive any rights of recovery from another person or organization for a covered loss in writing before the loss occurs.

Concealment or fraud

Except vehicle coverage, we do not provide coverage if you or any covered person has intentionally concealed or misrepresented any material fact relating to this policy before or after a loss.

For vehicle coverage only: We do not provide coverage for any covered person who has made fraudulent statements or engaged in fraudulent conduct in connection with any accident or loss for which coverage is sought under this policy.

Application of coverage

The amount of applies coverage separately to each covered person, but does not increase the amount of coverage for any one occurrence.

Duplicate coverages

If a loss is covered under more than one part of this policy, we will pay you under the part giving you the most coverage, but not under more than one part. However, when both Valuable Articles Coverage and contents coverage are shown in the Coverage Summary, and a loss is covered under both parts, your amount of coverage will equal the combined total of both contents and Valuable Articles Coverage subject to the Contents Special limits and policy provisions. In no event will we make duplicate payments.

Policy Terms

General Conditions

(continued)

Assignment

You cannot transfer your interest in this policy to anyone else unless we agree in writing to the transfer.

Policy changes

This policy can be changed only by a written amendment we issue.

Vehicle premium

If you have vehicle coverage, the premium for the vehicle coverage is based on information we have received from you, your agent, or other sources. If the information is incorrect or incomplete, or changes during the policy period, you must inform us or your agent of any changes as soon as possible regarding:

- your vehicle, including its use;
- the covered persons who regularly use your vehicle, including newly licensed family members; or
- the location where your vehicle is principally garaged.

We may decrease or increase your premium during the policy period based on the corrected, completed, or changed information and we reserve our rights to cancel or to decline to renew.

Bankruptcy or insolvency

We will meet all our obligations under this policy regardless of whether you, your estate, or anyone else or his or her estate becomes bankrupt or insolvent.

In case of death

In the event of your death, we cover your legal representative or any person having proper temporary custody of your property until a legal representative is appointed and qualified up to 180 days or until the property is sold, but only with respect to your premises and other property covered under the policy at the time of death. We will also cover any member of your household who is a covered person at the time of death.

Liberalization

We may extend or broaden the coverage provided by this policy. If we do this during the policy period or within 60 days before it begins, without increasing the premium, then the extended or broadened coverage will apply to occurrences after the effective date of the extended or broadened coverage.

Conforming to state law

If any provision of this policy conflicts with the laws of the state you live in, this policy is amended to conform to those laws.

Conforming to trade sanction laws

This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance.

Policy Terms

CHUBB

Liability Conditions

These conditions apply to all liability coverages in this policy.

Other insurance

Vehicles: When other liability insurance applies to covered damages, we will pay our share. Our share is the proportion that the amount of coverage under this policy bears to the total of all applicable amounts of coverage. However, for non-owned motorized land vehicles, this insurance is excess over any other insurance, except:

- any vehicle while used as a temporary substitute for your covered vehicle which is out of normal use because of its repair, servicing, or being inspected or transported by a motor vehicle dealer as defined in the Pennsylvania Board of Vehicles Act; or
- that written specifically to cover excess over the amount of coverage in this policy.

Personal and Excess: This insurance is excess over any other insurance except that written specifically to cover excess over the amount of coverage that applies in this policy.

Additional liability protection. If you have Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, you are eligible to apply for excess liability protection. The additional protection covers your house, vehicle(s) and other personal exposures under our Masterpiece Excess Liability Coverage. Acceptance is subject to our approval.

When you no longer have at least one of either Masterpiece Personal Liability Coverage or Masterpiece Vehicle Liability Coverage, your eligibility for Masterpiece Excess Liability Coverage will cease as of the cancellation or nonrenewal date. If Masterpiece Excess Liability has been provided, it will be cancelled or nonrenewed at the earliest date allowed by law and an appropriate notice of cancellation or nonrenewal will be issued.

Your duties after a loss

In case of an accident or occurrence, the covered person shall perform the following duties that apply:

Notification. You must notify us or your agent as soon as possible.

Assistance. You must provide us with all available information. This includes any suit papers or other documents which help us in the event that we defend you.

Cooperation. You must cooperate with us fully in any legal defense. This may include any association by us with the covered person in defense of a claim reasonably likely to involve us.

Examination. A person making a claim under any liability or vehicle coverages in this policy must:

- submit as often as we reasonably require;
 - to physical exams by physicians we select, which we will pay for; and
 - to examination under oath and subscribe the same; and
- authorize us to obtain;
 - medical reports; and
 - other pertinent records.

Policy Terms

Liability Conditions

(continued)

Appeals

If a covered person, or any primary insurer, does not appeal a judgement for covered damages, we may choose to do so. We will then become responsible for all expenses, taxable costs, and interest arising out of the appeal. However, the amount of coverage for damages will not be increased.

Property Conditions

These conditions apply to all coverages for damage to property and all coverages for damage to vehicles in this policy.

Other insurance

When other property insurance applies to a covered loss, we will pay only the portion of the loss that the amount of coverage under this policy bears to the total amount of insurance covering the loss, except as follows:

Lease gap coverage: If Lease gap coverage applies to a covered loss, that coverage is excess over any other insurance.

Condominiums and Cooperatives: If there is other insurance in the name of the condominium or cooperative association covering the same property covered by us, our coverage shall be in excess of the other insurance.

Valuable articles: If there is other insurance in the name of a consignor, gallery, auction house or museum, covering the same property covered by us, our coverage shall be in excess of a loss covered under the other insurance.

Non-owned motorized land vehicles: Any insurance we provide for a non-owned motorized land vehicle while used as a temporary substitute for your covered vehicle, that is provided by a motor vehicle dealer as defined in the Pennsylvania Board of Vehicles Act, shall be primary.

Your duties after a loss

If you have a loss this policy may cover, you must perform these duties:

Notification. You must immediately notify us or your agent of your loss. In case of theft or accident, you must also notify the police or similar competent authority.

Protect property. You must take all reasonable means that are necessary to protect property from further loss or damage.

Prepare an inventory. You must prepare an inventory of damaged personal property, describing the property in full. It should show in detail the amount insured under this policy and actual amount of the loss. Attach bills, receipts, and other documents to support your inventory.

Display property. You must show us the damaged property when we ask.

**Policy
Terms**

CHUBB

Property Conditions

(continued)

Proof of loss. You must submit to us, within 60 days after we request, your signed, sworn proof of loss providing all information and documentation we request such as the cause of loss, inventories, receipts, repair estimates and other similar records.

Examination under oath. We have the right to examine separately under oath as often as we may reasonably require you, family members and any other members of your household and have them subscribe the same. We may also ask you to give us a signed description of the circumstances surrounding a loss and your interest in it, and to produce all records and documents we request and permit us to make copies.

Insurable interest

We will not pay for any loss to property in which you or a family member does not have an insurable interest at the time of the loss.

If more than one person has an insurable interest in covered property, we will not pay for an amount greater than your interest, up to the amount of coverage that applies.

Abandoning property

You cannot abandon any property to us unless we agree to accept it, or to a third party unless we agree.

Carrier and bailees

We will not make any payments under this policy to the benefit of any carrier or other bailee of damaged or lost property.

Special Conditions

In the event of conflict with any other conditions of your policy, these conditions supersede.

Legal action against us

You agree not to bring legal action against us unless you have first complied with all conditions of this policy. For property, you also agree to bring any action against us within two years after a loss occurs, but not until 30 days after proof of loss has been submitted to us and the amount of loss has been determined.

For liability, you also agree not to bring any action against us until the amount of damages you are legally obligated to pay has been finally determined after an actual trial or appeal, if any, or by a written agreement between you, us and the claimant. No person or organization has any right under this policy to bring us into any action to determine the liability of a covered person.

Policy Terms

Special Conditions

(continued)

Appraisals

The following does not apply to Uninsured and Underinsured Motorists Protection Coverage:
If you or we fail to agree on the amount of loss, you or we may demand an appraisal of the loss. Each party will select an appraiser within 20 days after receiving written request from the other. The two appraisers will select a third appraiser. If they cannot agree on a third appraiser within 15 days, you or we may request that the selection be made by a judge of a court having jurisdiction. Written agreement signed by any two of the three appraisers shall set the amount of the loss. However, the maximum amount we will pay for a loss is the applicable amount of coverage even if the amount of the loss is determined to be greater by appraisal. Each appraiser will be paid by the party selecting the appraiser. Other expenses of the appraisal and the compensation of the third appraiser shall be shared equally by you and us. We do not waive our rights under this policy by agreeing to an appraisal.

Mortgagee or loss payee

If a mortgagee or loss payee is named in this policy, any loss payable will be paid to the mortgagee or loss payee and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgagees.

If we deny your claim that denial will not apply to a valid claim of the mortgagee or loss payee, if the mortgagee or loss payee:

- pays any premium due under this policy on demand if you have neglected to pay the premium;
- submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so. Policy conditions relating to appraisals, legal action against us, and payment of property claims apply to the mortgagee and loss payee.

If the policy is cancelled or not renewed by us the mortgagee or loss payee will be notified, in writing, at least 10 days before the date cancellation takes effect. If we pay the mortgagee or loss payee for any loss and deny payment to you then:

- we are subrogated to all the rights of the mortgagee or loss payee granted under the mortgage on the property; or
- at our option, we may pay to the mortgagee or loss payee the whole principal on the mortgage plus any accrued interest. In this event we will receive a full assignment and transfer of the mortgage and all securities held as collateral to the mortgage debt.

Subrogation will not impair the right of the mortgagee or loss payee to recover the full amount under the mortgagee's or loss payee's claim.

Nonrenewal

If we decline to renew all or part of this policy, except vehicle coverage, we will mail such nonrenewal to the mailing address shown in the Coverage Summary before the policy ends, within the timeframes required by law with any nonrenewal reasons required by law. **We will obtain a certificate of mailing.** A copy of the notice will also be sent to the last known mortgagee or lienholder named in this policy.

Our right not to renew applies to each coverage or limit in this policy.

Policy Terms

CHUBB

Special Conditions

(continued)

The following nonrenewal condition **does not** apply to Vehicles and Excess Liability Coverage. We will not exercise our right of nonrenewal unless coverage has been in force sixty days or more or refuse to renew unless:

- this policy was obtained through material misrepresentation, fraudulent statements, omissions or concealment of fact material to the acceptance of the risk or to the hazard assumed by us; or
- there has been a substantial change or increase in hazard in the risk assumed by us subsequent to the date the policy was issued; or
- there is a substantial increase in hazards insured against by reason of willful and negligent acts or omissions by you; or
- you have failed to pay any premium when due whether such premium is payable directly to us or your agent or indirectly under any premium finance plan or extension of credit; or
- any other reasons approved by the commissioner.

Your cancellation

You may cancel this policy or any part of it at any time by returning it to us or notifying us in writing of the future date that the cancellation is to take effect.

Our cancellation

We may cancel this policy or any part of it, subject to the following conditions. Our right to cancel applies to each coverage or limit in this policy.

Within 60 days. When this policy or any part of it, except vehicle coverage, has been in effect for less than 60 days, we may cancel for any reason with 30 days notice. When any vehicle coverage in this policy has been in effect for less than 60 days, we may cancel for any reason, except those prohibited by Pennsylvania law, with 15 days notice.

Nonpayment of premium. We may cancel this policy or any part of it with 30 days notice if you fail to pay the premium by the due date, regardless of whether the premium is payable to us, or to our agent.

Misrepresentation. We may cancel this policy or any part of it with 60 days notice if the coverage was obtained through misrepresentation, fraudulent statements, or omissions or concealment of a fact that is relevant to the acceptance of the risk or to the hazard we assumed.

Increase in hazard. We may cancel this policy or any part of it, except vehicle coverage, with 60 days notice if there has been a substantial change in the risk which increases the chance of loss after insurance coverage has been issued or renewed, including but not limited to an increase in exposure due to rules, legislation or court decision.

Other cancellation reasons. We may cancel this policy or any part of it for any reason allowed by law.

Willful or negligent acts. We may cancel this policy or any part of it, except vehicle coverage, with 30 days notice if there is a substantial increase in hazards insured against resulting willful or negligent acts or omissions by the insured.

**Policy
Terms**

Special Conditions

(continued)

Commissioner of Insurance. We may cancel this policy or any part of it, except vehicle coverage, with 30 days notice for any reason approved by the Pennsylvania Commissioner of Insurance.

Vehicle coverage only:

Driver's license suspension. We may cancel any vehicle coverage in this policy with 15 days notice if your driver's license has been suspended or revoked during the policy period.

The suspension or revocation must have occurred during the policy period or since the last anniversary of the effective date if the policy period is other than one year.

Procedure

To cancel this policy or any part of it, we must notify you in writing. This notice will be mailed to you at the mailing address shown in the Coverage Summary within the timeframes required by law with any cancellation reasons required by law. We will obtain a certificate of mailing. This notice will include the date the cancellation is to take effect.

Refund

In the event of cancellation by you or by us, we will refund any unearned premium on the effective date of cancellation, or as soon as possible afterwards. The unearned premium will be computed pro rata for the unexpired term for each part of the policy. For cancellations during the policy term, we will retain a minimum of \$50.